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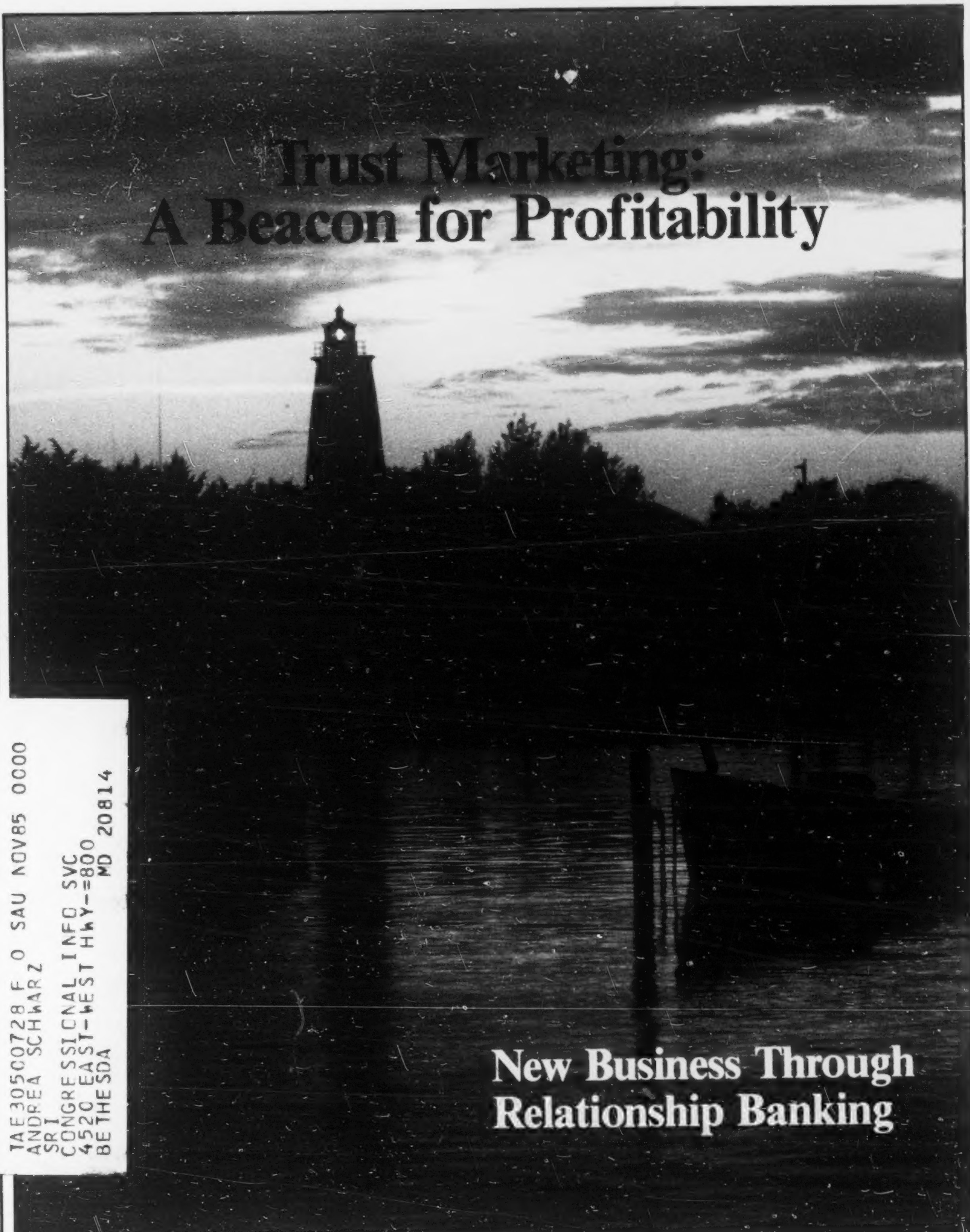

Trust Marketing: A Beacon for Profitability

New Business Through Relationship Banking

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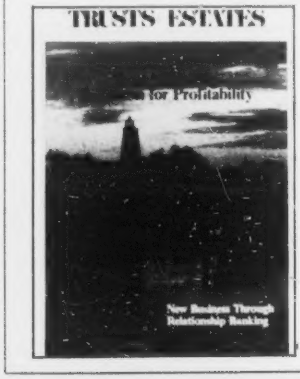

COVER

The lighthouse at Ocracoke, N.C., provides a beacon to passing boats. This issue highlights some marketing beacons for the trust and estate planning industries.

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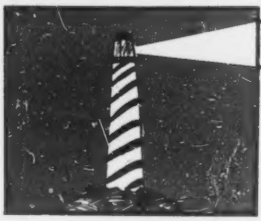

MARKETING BEACONS

High-Income Customers Lead to High-Profit Business

By **ALLEN R. DeCOTIIS**
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and
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The financial services industry has become intensely competitive, and one of the most sought after market segments comprises affluent consumers. Little wonder this is so. For most financial institutions, affluent customers are high-profit customers. They generally account for more than 80 percent of banks' consumer deposits. They use more services, generate more fee income, and qualify for larger loans than other customers. But to benefit from serving affluent consumers, financial service providers must first be able to identify them and reach them with clearly targeted marketing messages.

Saying one must identify affluent consumers before one can market trust, brokerage and other financial services to them may seem simplistic. Yet many financial institutions apparently fail to take this most basic step when developing their affluent market programs. Payment Systems, Inc., recently surveyed banks that offer such programs and found that one-third of them had no formal criteria to determine affluence, and another third rely on incomes or balances as measures of affluence. Only one-third take a more sophisticated approach to identifying and segmenting the affluent market.

Traditional ways of identifying affluent households are no longer adequate. Banks that rely on balances as a measure of a customer's affluence take the chance of understating the market. Today's consumers are financially sophisticated, and many wealthy individuals keep relatively small balances in low yielding accounts. While analyzing the results of its 1983 Affluent Market Panel Survey, PSI found that very-high-net-worth households tended to keep about the same amount of money in checking and savings accounts as households having significantly lower net worths.

Furthermore, affluent households frequently use several different financial institutions. Thus it is important to recognize that your bank's average balance customer may be another institution's prize account that could be induced to have more of his or her financial dealings with your bank.

Using only income as a measure of a household's affluence is also not enough. Several banks define affluent households as those having annual income of $50,000 or more. Yet one could raise a convincing argument that, for example, a household made up of two working adults and four dependent children, two living at home year round and two attending college, may be far from affluent despite a $50,000 income. The discretionary income of such a household might be closer to that of a smaller middle-class family.

Accurately identifying the affluent market, then, requires a multi-dimensional approach. Over the course of five years of studying the affluent market, PSI has developed such an approach. Our overall definition of affluence is based on two factors, income and net worth; we define the affluent market as households with a current annual income in excess of $50,000 or a net worth (excluding equity in the principal residence) of $200,000 or more. However, we have found that the affluent market is not homogeneous. Thus, the key to identifying appropriate target markets for specific financial services is segmenting the affluent market according to needs, attitudes and life cycles as well as by economic characteristics.

PSI began its efforts to segment the affluent market in 1981. We used a multidimensional approach that took into consideration economic, demographic, life cycle and life style variables. The segmentation schemes we arrived at in 1981 were successful in identifying relatively homogeneous segments, but they relied heavily on subjective criteria not readily available to financial institutions.

In 1983 we focused our attention on developing a segmentation scheme that financial service providers could readily apply to their own situations. We based the scheme on the assumption that three factors — wealth, occupation, and life cycle — would have the greatest influence on affluent consumers' financial needs and preferences and that one of the three factors would always predominate. In 1983 we identified seven distinct segments.

Two of these are occupational segments. One contains entrepreneurs and business owners, whose primary financial concerns center around the growth and development of an enterprise. The other comprises senior corporate executives, whose very high incomes and their access to corporate resources make them unique.

We also identified two life cycle segments — young affluents and retired affluent households. We believe for these consumers life cycle is more important than wealth, except for those having a net worth (not including principal residence) of $1 million or more.

The remainder of the affluent market was segmented according to their wealth as low-end affluent households, career affluent households, and the established wealth segment. The established wealth segment transcends all other segments because we believe that for households with net worths in excess of $1 million, wealth overrides occupational and life cycle characteristics.

In 1985 PSI refined the segmentation scheme developed in 1983 and identified an eighth segment comprising households with high annual incomes, between $50,000 and $75,000, that exhibit many characteristics of middle market consumers because of the relatively low discretionary wealth associated with the presence of two or more dependent children. Chart I contains the 1985 segment designations and indicates the percentage of households with annual incomes of $50,000 or more that each represented as of 1983. The current segmentation scheme is mutually exclusive and contains 98 percent of the affluent market.

The importance of market segmentation cannot be overemphasized. Different segments have distinctly different needs. For example, our 1985 research showed senior executives tend to have larger stock and mutual fund portfolios than the average affluent consumer, while business owners, in addition to having a plurality of their assets invested in their businesses, "tend to be more oriented toward real estate investments than the typical affluent consumer."[1]

Segmentation can make the difference between being a market-driven organization rather than a product-driven one, if you use an appropriate segmentation scheme. Too often the temptation is to segment the market according to the type of financial institution a customer uses. But the belief that, for example, a trust department's affluent customers are different from customers who patronize discount brokerage firms is fallacious. Chart II highlights this fact. It compares the distribution of discount brokerage customers and bank trust department customers who responded to PSI's 1985 Affluent Market Panel Survey with the distribution of the total affluent market according to the eight affluent market segments PSI has defined. No significant differences exist.

In our 1985 survey report we concluded:

> Segmenting the affluent marketing according to the providers they patronize provides virtually no more insight into the behaviors, needs, and preferences of these consumers than not segmenting the market at all . . . Providers that use multi-

CHART I
PSI AFFLUENT MARKET SEGMENTS

Segment	Description	Estimated % of Affluent Households*
Career Affluent	Primary income earner is over 34 years of age. Annual income is $75,000 or more. No more than one dependent child is in household.	6.1
Low-End Affluent	Primary income earner is over 34 years of age. For households with no more than one dependent child, annual income is $50,000-$75,000. For households with two or more dependent children, annual income is $75,000 or more. (Also includes households with income less than $50,000 but net worth, excluding primary residence, in excess of $200,000.)	26.2
Senior Executives	Primary income earner is a senior corporate executive over 34 years of age. Annual household incomes in excess of $100,000.	3.9
Entrepreneurs/ Business Owners	Household includes a business owner and has income of at least $75,000 per year. Household head is over 34 years of age.	2.3
Young Affluent	Household has annual income in excess of $50,000 and head of household is 34 years of age or less.	14.0
Retired Affluent	Head of household is retired or semi-retired. Annual household income is greater than $50,000 *or* household net worth is greater than $200,000 (excluding equity in the principal residence).	20.6
Established Wealth	Household has net worth in excess of $1,000,000.	13.1
High-Income, Full-Nest	Household has annual income between $50,000 and $75,000. Head of household is over 34 years of age. Household has two or more dependent children.	11.3

*Percent of households having annual incomes greater than $50,000.

Source: *PSI Affluent Market Research Program 1985 Update Volume I Affluent Market Panel Survey Results*, Payment Systems, Inc. 1985

CHART II
DISTRIBUTION OF CUSTOMER BASES BY AFFLUENT MARKET SEGMENTS

Segment	Total Sample (%)	Bank Trust Department Users (%)	Discount Brokerage Users (%)
Career Affluent	7	6	8
Low-End Affluent	30	32	31
Senior Executive	3	4	3
Business Owner	2	2	2
Young Affluent	3	2	4
Retired Affluent	30	30	28
Established Wealth	10	11	9
High-Income Full-Nest	13	10	11

Source: PSI Affluent Market Research Program 1985 Update Volume I Affluent Market Panel Survey Results, Payment Systems, Inc. 1985

dimensional segmentation schemes such as the one we developed to design products and marketing strategies aimed at specific affluent market segments are more likely to increase the number of services those segments obtain from them. Providers that do not are likely to remain undifferentiated from their competition in affluent consumers' minds.[2]

Obviously the marketing messages aimed at different affluent market segments should be tailored to match the segments' attitudes, preferences and needs. But the techniques available to reach those segments can be applied to any one or combination of segments. The three techniques that can be most effective in reaching affluent consumers are referrals, geo-demographic direct mailing, and targeted media advertising. All three belong in a comprehensive affluent program marketing strategy.

Referrals. Referrals are a time-honored way of reaching new affluent customers, but at many organizations the referral system has been an unstructured, informal affair. An officer in one division at a bank may refer a customer to another division when asked about a specific service.

The process is changing, however, as the financial services industry grows ever more competitive. The implementation of customer information systems that enable institutions to consolidate information about all the relationships a customer has with the institution and alert various divisions to the existence of potential customers is one aspect of the trend to more formal referral systems. Another is the emphasis on relationship banking and cross selling that is emerging at many banks.

One financial institution that has made considerable progress in formalizing its referral program is Trust Company of Georgia (now a part of Sun Trust Banks, Inc.). Referral incentives, automatic referrals between departments for particular products, and cross-selling seminars for employees are the major aspects of this institution's efforts to improve its referral system.[3]

The two focal points of Trust Company's referral program are the trust department and the marketing department's personal services marketing group (PSMG), both of which are located at the lead bank in Atlanta. As is probably the case at most institutions with extensive branch systems, the point at which an affluent consumer first contacts the institution is usually a branch. Trust Company branches have no trust officers; therefore, all branch consumers who indicate a need for trust services are automatically referred to the trust department, as are all new business memos from the commercial side of the bank. This latter type of referral provides the trust department with prospects for services such as employee benefit plans.

The PSMG is the focal point for applications for wills. Whether those applications are received at a branch or by a trust officer, they are automatically referred to PSMG. PSMG officers review the customers in question and may, with the trust department, send brochures listing services the customers might want.

Trust Company offers cash incentives ranging from $50 to $400 for referrals that result in new business. Thus bank officers are encouraged to put other products and services, not just trust services and wills, into the referral stream. In addition, seminars held several times a year give trust officers and retail banking officers many opportunities to stay abreast of the products and services each division is offering and to become aware of new cross-selling opportunities. Cross-selling training seminars are also held periodically for branch customer-service staff who have the greatest day-to-day contact with customers.

Targeted media advertising. While referral programs like the one at Trust Company can be effective in increasing sales to existing customers, they are inadequate by themselves. They are too dependent on customers' coming to the bank, and they do not actively lead to the kind of clearly defined market that allows an institution to leverage service expertise and delivery network availability to a homogeneous segment. Targeted media advertising can play a part in overcoming these weaknesses.

MedCenter Bank, located across the street from the Texas Medical Center at Rice University in Houston, is one institution that has implemented a targeted media advertising approach.[4] When it first announced its new affluent market, it placed ads in local newspapers and medical journals, telling readers "To get to the top, start at the Center." Advertisements in the Houston papers were not particularly effective because the bank has little name recognition outside of the Texas Medical Center and the neighboring affluent suburb of River Oaks.

MedCenter's second approach was to place advertisements in some of Houston's specialty magazines and in news weeklies. While news weeklies might not be the best print media for all institutions targeting one or more affluent market segment, they were more effective than the local specialty magazines for MedCenter. Doing some media research on its own, the bank found that doctors at the medical center and patients in their waiting rooms read the news weeklies. The local specialty magazines were targeted primarily toward women.

Perhaps MedCenter's most effective use of print media advertising was its placement of a black and white ad in several medical journals targeted to the professionals at the Texas Medical Center. The ads featured a picture of an attache case and read, "All bankers make house calls. Some have more in their little black bag than others." Surrounding the attache case were call-outs citing services MedCenter offers to medical professionals. The objective of these advertisements was to prepare readers for sales calls the bank intended to make, and they were used in lieu of direct mail. Officers making follow-up calls found that this advertising strategy had successfully achieved its goal.

Geo-demographic coding for direct mail. PSI's own experiences show the effectiveness of geo-demographic coding in reaching affluent consumers via direct mail. The basic principle underlying geo-demographic coding is that like attracts like. That is, people with similar demographic characteristics — college students, retirees, affluent households — tend to cluster in certain neighborhoods.

There are a number of research companies that can help you identify census blocks or zip codes that contain high concentrations of consumers that meet almost any demographic criteria you define. We have used geo-demographic coding several times in conducting surveys of the affluent market, achieving accuracy ratings in excess of 88 percent. That is, 88 percent of the households contacted met our criteria for affluence.

Our experience also shows that affluent consumers will respond to direct mail contacts. In our 1981 survey of affluent consumers, we experienced a 42.3 percent response rate. In 1981 we also asked respondents whether they would be willing to participate in future surveys; 88 percent agreed. In 1983, we went back to these respondents with a 14 page survey that took approximately 40 minutes to complete and covered not only attitudes and behavior but also requested information about the complete inflow and outflow of funds. That year 43 percent of the sample of individuals meeting our definition of affluence completed and returned the questionnaire. In both surveys respondents were offered an incentive worth $10-$12.

We believe the key to a successful geo-demographic coding direct mail campaign to attract affluent consumers lies in the quality of the materials sent to them and in using a personal approach. For example, in surveying the affluent market in 1983, we used professionally typeset surveys and employed concise and informative messages. We also used repeated mailings, and each of the mailings was highly personalized. We attribute the high response rate we achieved to our emphasis on quality and personalization, and we believe this orientation would be similarly effective for firms and institutions marketing financial services to affluent consumers.

The affluent market for financial services is a highly profitable and therefore attractive one, and the increasingly competitive nature of the financial services industry makes it necessary to adopt new, more sophisticated approaches to identifying and reaching this market.

This article, based on PSI's research and experience as well as the experiences of financial institutions themselves, has focused on the need to identify the market segments your institution can best serve and on techniques for reaching those segments you identify. We have also presented the affluent market segmentation scheme PSI has developed over the past five years of studying this market.

Market segmentation schemes, referral programs, and targeted media advertising and direct mail marketing techniques are all important elements of a total marketing strategy, but they will not, by themselves, ensure success. Implementing a comprehensive, cohesive strategy for the affluent market calls for the integration of various organizational resources and expertise, and the long-term commitment of senior management to such a strategy is crucial. It is management's responsibility to support the strategy and give attention to the problems and mistakes that will inevitably be encountered. An effective program to serve the affluent market is likely to emerge only through the combination of a strong methodology, intra-organization cooperation and management support. ☐

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FOOTNOTES

1. *PSI Affluent Market Research Program 1985 Update Volume I Affluent Market Panel Survey Results.* Tampa: Payment Systems, Inc., June, 1985, p. 100.
2. Ibid., p. xiii.
3. "Marketing to the Affluent Market," Affluent Market Research Program Strategic Planning Paper #3, Tampa: Payment Systems, Inc., October 1983.
4. Ibid.

New Figures Show Bank Investing Slips

By **WILLIAM B. MADDEN**
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An examination of equity performance over various time periods ending June 1985 does not contain a lot of positive news for banks and trusts companies. As measured by median performers, banks have underperformed counselors in nine of the last 10 years on a total fund basis and 10 out of 10 years on an equity-only basis. This, of course, does not mean that all banks underperformed all counselors in any given time period. The study also found that counselors, while generating superior returns over the last 10 years, achieved these returns through portfolios with higher risk, as measured by the annualized standard deviation of quarterly returns.

For the purposes of this article, SEI examined the investment performance of equity-oriented portfolios for the 10-year period July 1, 1975, to June 30, 1985. Total fund and equity-only results were compared for banks and counselors on a year-by-year as well as cumulative basis. Total fund results for the two groups were interpreted in light of the timing of equity allocations. Differing equity results were analyzed using the characteristics of the underlying securities in addition to the risk characteristics of the total equity portfolio.

Total Fund Results

Ten years of data were analyzed for 736 portfolios selected from the data base of equity-oriented funds monitored by SEI Funds Evaluation Services. Of these portfolios, 518 are managed by investment counselors; 218 are managed by banks. Separate groupings were formed for the bank-managed portfolios and the counselor-managed portfolios. Portfolios were then ranked from high to low, based on rates of return for each year and cumulative time period. Considerable attention was given to the "median" result; i.e., the result that 50 percent of the portfolio outperformed and 50 percent underperform.

Shown in Table 1 are the median total fund returns for 12-month periods starting July 1, 1975, and ending June 30, 1985. Banks outperformed counselors in only one time period, from mid-1983 to mid-1984, with banks earning −7.8 percent, compared with counselors at −8.1 percent.

A look at these results on a cumulative basis (Table 2) reveals that the two groups have less disparate results for the last five years than for the total 10-year period. The three-year results are even closer (23.1 percent for banks versus 23.6 percent for counselors) due to the very strong equity results for both groups in the period ending June 30, 1983, and the superior results delivered by banks in calendar 1984.

Another way to illustrate the narrowing gap between the two groups is to compute the value of a dollar invested at different starting points, earning median returns. The results of this computation are shown in Table 3.

A dollar invested on June 30, 1982, and earning the median total fund return achieved by banks would be worth $1.87 on June 30, 1985; a similar investment by counselors would yield $1.89. The gap in dollar value widens as the time period is lengthened, reflecting the wider discrepancy in performance between banks and counselors for earlier time periods.

Generally, the difference in total fund returns cannot be explained by differences in allocation to equities versus cash. However, in some time periods, such as the year ending June 30, 1980, counselors were 85 percent invested in equities, while banks held only an 81 percent equity position. Given the strong up equity market, this difference contributed to the 220 basis point superiority of banks versus counselors. For the 12 months ending June 30, 1984, banks had a lower commitment to equities, which helped them deliver superior total fund results in the face of equity returns that underperformed counselors. Total fund return differences for the most part, however, are due to differences in equity performance alone.

Before leaving the total fund discussion, one further point should be considered. Regardless of the group delivering the results, returns of 23 percent for three years, 17 percent for five years, or 12 percent for 10 years are exceptional on an absolute basis. These returns exceed inflation by a wide margin and, as mesured by a recent SEI survey, exceed the actuarial assumptions of all but the most aggressive pension plans.

Equity Results

Investment Returns. The returns for the equity portions of the portfolios discussed in the previous section are shown in Table 4. Both groups outperformed the Standard & Poor's 500 Stock Composite Index for four time periods: 1978, 1980, 1981, anad 1983. Banks underperformed counselors in each of the 10 time periods, although cumulative results for three years (Table 5) are not significantly different.

Cumulative results were significantly impacted by the very strong equity market from July 1, 1982, to June 30, 1983,

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The author would like to acknowledge the assistance of Donald H. Korytowski and Richard Bowers of SEI in the preparation of this article.

during which time banks earned 65.5 percent and counselors 69.0 percent. If these large returns are removed from the time series and replaced by the average of results from the other nine years, the 10-year cumulative for banks drops from 12.12 percent to 7.37 percent, while that for counselors drops from 14.93 percent to 10.11 percent. (The same, of course, could be said for the S&P 500).

Risks Analysis. The discussion to this point has focused on investment returns, with no mention of risk. One measure of risk is the variation, or highs and lows, in returns quarter-to-quarter over several years: A particular class of manager may achieve superior cumulative returns over a given time period, but the investor may be subjected to a frightening roller coaster ride in the process. A statistical measure of these highs and lows is the standard deviation of quarterly returns, called *variability* for simplicity.

Table 6 shows the returns and variability for six overlapping five-year time periods, covering the 10 years from July 1, 1975, to June 30, 1985. Note that the returns for banks are lower than those for counselors for each five-year period, but correspondingly, the variability for banks is lower than that for counselors for each period as well. This underscores what we know about capital markets in aggregate: Higher returns do not come without higher risk; a lower risk posture in up markets probably will yield lower returns.

Table 1

Bank vs. Fund Results
Total Fund Results
Median Returns For 12-Month Periods Ending June 30, 1985

	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
BANKS	9.18	0.71	3.11	11.78	16.73	23.11	−7.35	57.80	−7.84	27.84
COUNSELORS	12.97	2.49	5.53	13.98	18.89	25.13	−7.19	59.73	−8.06	28.47

Table 2

Total Fund Results
Median Returns For Cumulative Time Periods Ending June 30, 1985

	3 YEARS	5 YEARS	10 YEARS
BANKS	23.09	16.15	11.82
COUNSELORS	23.58	17.18	14.46

Table 3

Total Fund Results
Value Of A Dollar On June 30, 1985

	$1 INVESTED 3 YEARS AGO IS WORTH:	$1 INVESTED 5 YEARS AGO IS WORTH:	$1 INVESTED 10 YEARS AGO IS WORTH:
BANKS	$1.87	$2.11	$3.06
COUNSELORS	$1.89	$2.21	$3.86

Table 4

Equity Results
Median Returns For 12-Month Periods Ending June 30, 1985

	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
BANKS	9.08	−0.97	3.16	12.96	18.54	25.13	−11.70	65.51	−10.15	30.04
COUNSELORS	14.36	1.71	5.91	15.56	21.56	28.60	−11.98	68.99	− 9.83	30.41
S & P	14.0	0.6	0.0	13.7	17.1	20.4	−11.7	61.2	− 4.6	31.0

The results in Table 6 can be reduced to a common denominator, i.e., a single measure of efficiency that will untangle the risk/return differences of each manager grouping. A commonly used measure of return per unit risk is the Sharpe ratio. The Sharpe ratio is computed by subtracting the Treasury bill rate from the absolute return for a given period and dividing that result by the variability. The Sharpe ratio is expressed as a decimal fraction that may be negative as well as positive; values greater than 1.00 indicate superior performance. Sharpe ratios were computed for the equity portions for all 736 portfolio for each of the five-year time periods shown in Table 6. Portfolios were then ranked from high to low (banks separately from counselors) based on this computation. The results of this analysis are shown in Table 7.

In addition to median results, Table 7 also displays the extremes of the distribution, i.e., the 5th and 95th percentiles. Five percent of the results were greater than the numbers indicated under the heading "5th"; five percent were smaller than the numbers listed under "95th." For example, for the five years ending June 30, 1985, banks had a median Sharpe ratio of 0.36, and 90 percent of the banks had Sharpe ratios between 0.75 and 0.04, with 5 percent having values above 0.75 and 5 percent below 0.4.

In all cases, the median ratios for banks were less than those for counselors. In five of the six time periods, the ratios at the 5th, 95th, and median for counselors were higher than the corresponding points of the distribution for banks.

Note that the worst time period for both groups was the five years ending June 30, 1982. This marked the end of a down equity market cycle as well as a period of very high short-term interest rates.

It can be concluded, then, that although banks generate less return volatility (and lower returns) than counselors, one measure of return per unit of risk — the Sharpe ratio — indicates inferior performance by banks in this dimension as well.

Equity Characteristics. In the most recent three-year time period, equity results for both banks and counselors have been similar (24.5 percent banks, 25.3 percent counselors), and in the most recent year, the results are nearly identical (30.0 percent banks, 30.4 percent counselors). Table 8 displays principal portfolio characteristics for the two management groups at the end of the last four calendar quarters. The fundamental characteristics shown are yield, capitalization, price/earnings ratio, and three-year earnings growth rate.

During the last 12 months, counselors have held lower yielding and lower capitalization securities than banks. The price/earnings ratios for the two groups are nearly identical, while the earnings growth rate for counselors are slightly higher than those for banks. The structure of the portfolios constructed by banks and counselors during this time are very similar, explaining in large part the nearly identical equity returns achieved by each group.

Conclusions

Previous articles have indicated that banks outperformed counselors for calendar 1984; this fact still remains. The preceding analysis shifts the time period forward by six months, so that an examination of the most recent annual period excludes the first two quarters of 1984, in which banks outdistanced counselors. Obviously, results of any analysis depend on the starting and ending points chosen.

Although the 10-year historical record quoted is not favorable for banks, it is encouraging that in the most recent three-year time period, banks achieved results much closer to those of counselors. In the most recent 12-month time period, equity results for the two management types were almost indistinguishable.

Further analysis will be required to determine if this is just a function of the time period chosen or the beginning of a trend toward better management by the banks. ☐

William B. Madden is Vice President of Product Planning, SEI Funds Evaluation Services, Chicago. Prior to joining Funds Evaluation in 1979, Bill held management positions with Frank Russell Company, Index Systems, Inc., and BA Investment Management Corporation. He holds a PhD from Notre Dame University.

Table 5

Equity Results
Median Returns For Cumulative Time Periods Ending June 30, 1985

	3 YEARS	5 YEARS	10 YEARS
BANKS	24.54	16.77	12.12
COUNSELORS	25.29	17.69	14.93
S & P	26.3	16.5	12.6

Table 6

Equity Results
Mean Returns & Variability
For Overlapping Five-Year Periods

FIVE YEARS ENDING:	BANKS		COUNSELORS	
	RETURN	VARIABILITY	RETURN	VARIABILITY
JUNE 30, 1985	16.8	16.7	17.7	17.2
JUNE 30, 1984	14.5	17.7	15.8	18.7
JUNE 30, 1983	19.5	17.0	22.1	18.2
JUNE 30, 1982	8.9	15.1	10.8	16.4
JUNE 30, 1981	11.3	13.7	14.1	14.5
JUNE 30, 1980	8.3	15.1	11.8	16.2

Table 7

Equity Results
Sharpe Ratios For
Overlapping Five-Year Periods

FIVE YEARS ENDING	BANKS			COUNSELORS		
	5TH	MEDIAN	95TH	5TH	MEDIAN	95TH
JUNE 30, 1985	0.75	0.38	0.04	0.90	0.39	0.07
JUNE 30, 1984	0.54	0.17	−0.08	0.58	0.25	0.02
JUNE 30, 1983	0.94	0.50	0.22	0.88	0.59	0.31
JUNE 30, 1982	0.28	−0.11	−0.43	0.59	0.02	−0.25
JUNE 30, 1981	0.72	0.19	−0.15	1.14	0.41	0.08
JUNE 30, 1980	0.66	0.08	−0.25	0.89	0.31	−0.04

Table 8

Equity Results
Comparison Of Portfolio Characteristics

	YIELD		CAPITALIZATION		P/E		3-YEAR EARNINGS GROWTH RATE	
	B	C	B	C	B	C	B	C
SEPTEMBER 30, 1984	4.12	3.72	6.55	4.86	9.88	10.00	7.01	7.24
DECEMBER 31, 1984	3.94	3.57	7.74	6.27	10.30	10.35	12.08	12.39
MARCH 31, 1985	3.92	3.66	7.46	5.93	10.33	10.15	17.86	18.24
JUNE 30, 1985	3.72	3.41	7.68	6.13	11.32	11.28	21.14	22.43

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DECEMBER 15, 1985

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1986 Directory of Trust Institutions

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408/624-1522
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Nb: Francis M. Smith, Conslt
Earl Christensen, VP&TO

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818/997-2037
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P.O. Box 7104 94120
415/445-0370
(RegTrDeptHdq-San Diego)
Mgr: John M. Bennett, VP
Admin: Helen R. Maas, TO

CROCKER NATIONAL BANK
One Eleven Sutter St. 94104
415/399-7360
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Personal Financial, Investment and Trust Hdq
Hd: Alex A. Kramer, SrVP
AcctAdmin-NoReg: Harry W. Cox, Dir,VP&SrTO
AcctAdmin-SoReg: Robert W. Bissell, Dir,VP&TO
SpptSvcs: C. Harry St. Cyr, Dir,VP&TO
RiskMgt: Paul A. Derby, Dir,VP&SrTO
San Francisco Personal Financial, Investment and Trust Services Office
One Eleven Sutter St. 94104
415/399-7028
Mgr: Edmond M. Hulett, VP

FIRST INTERSTATE BANK OF CALIFORNIA
405 Montgomery St. 94104
415/544-5666
(Branch of Los Angeles)
Hd: Bruce F. Anderson, VP
PersTr: Dexter Lowry, VP
EmplBen: Robert F. Ferguson, VP
CorpTr: Carmel M. Tully, TO
EmplBen,Nb: Walter Bernard
CorpTr,Nb: Robert Bradley, TO
Nb: Donald Cowles, VP

THE HIBERNIA BANK
201 California St. 94111
415/565-7170 Tr$300 Mil
Hd: Richard Park, SrVP&Mgr
Ct: Noreen J. Cadigan, VP&TO
PersTr: Donald C. Place, Jr., VP&TO
EmplBen: Arthur S. Tsuchiya, VP&TO
TrOpers: Sau-Wing Lam, VP
TrInv: Elsbeth Minuth, VP&TO

LLOYDS BANK CALIFORNIA
444 Market St. 94111
415/765-9712
(Branch of Los Angeles)
Hd: C. Scott Boone, VP&TO

MH INVESTMENT COUNSEL
50 California St., Ste. 2690 94111
415/954-9584
John L. Thomasson, VP&RegMgr

PACIFIC SECURITIES DEPOSITORY TRUST CO.
301 Pine Street 94104
Anthony L. Torrance, Pres
Stanley D. Lauchner, ExecVP
Sofia Galson, SrVP&ChFO
Sharon S. Noordewier, SrVP
Jeffrey S. Bartfeld, VP

SECURITY PACIFIC NATIONAL BANK
One Embarcadero Center 94111
415/445-4139
Mgr: Richard W. Cayford, VP&Mgr

SUMITOMO BANK OF CALIFORNIA
P.O. Box 3949 94104
415/445-8090 Tr$240 Mil
(Branch in Los Angeles)
Hd: B. R. Otani, VP&Mgr
PersTr: Tom Benson, AsstVP&SrTO
TrInv: Ed Turner, AsstVP&TrInvO
EmplBen: Teresa Yragui, TO
TrOpers: Richard Wong, AsstVP&TOpO
CorpTr: Collin Blakley, VP&DptyMgr

TRUST SERVICES OF AMERICA, INC.
505 Sansome St. 94111
415/781-1511
(Branch of Los Angeles)
Mgr: Richard C. Murray, VP&TO

WELLS FARGO BANK,NatAssn
420 Montgomery St. 94163
415/396-3313 Tr$20 Bil
(District Trust Offices in Beverly Hills, Burlingame, Carmel, La Jolla, Palo Alto, Sacramento & Santa Barbara)
HdTr&InvGp: Robert L. Joss, ExecVP
HdPersFinSvcs: David E. Weymouth, SrVP&SrTO
HdWFInvAdv: Frederick L. A. Grauer, Pres
HdSecurSvcs: Barry X. Lynn, SrVP
HdBusTr&Inv: Mary Carryer, VP
PersTrDiv: William L. Timoney, VP&TO
FmlyAccts: William A. Stimson, VP&SrTO
PersInv: Craig A. Madsen, VP
PersTrMktg&Dev: Alan Kizor, VP
WFInvAdvMktg: Jeffery L. Skelton, SrVP
WFIndAdvSubInvMgmt: Patricia C. Dunn, SrVP
WFIndAdvSubOper: Robin S. Midkiff, SrVP
BusTr&InvMktg: Patricia A. Hughes, VP

WESTERN FINANCIAL TRUST COMPANY
100 Mission St. 94105
415/495-6767 Tr$10 Mil
Hd: John W. Goings

San Jose

AMERICAN BANK & TRUST CO.
40 So. Market St. 95113
408/993-9100 Tr$50 Mil
(Branch in Walnut Creek)
Hd,PersTr,TrInv,Nb: Edward P. Davis, SrVP
CorpTr,EmplBen: Helen Zachary, AsstVP&TO
TrOpers: Ray Fallahay, TOpO

BANK OF AMERICA,NT&SA
101 Park Center Plaza 95115
408/277-7491
Hd: Cheryl Kelly, VP&TO

BANK OF THE WEST-SAN JOSE
P.O. Box 1121 95108
408/998-6867 Tr$140 Mil
(Branch in Los Angeles)
Hd,TrInv: Don L. Draper, SrVP&SrTO
PersTr: Paula Rouleau, VP&TO
TrOpers: Charlotte Miller, VP&Mgr
EmplBen: Debra Reed, AsstVP&TO
TrNb: Richard Lambie, TO

CALIFORNIA COMMERCE BANK
111 W. St. John St. 95113
408/286-2660 Tr$35 Mil
Hd: Joseph Schmedding, SrVP&TO
Admin: James Lester, TO
TrInv,EmplBen: Arthur M. Soltan, VP&TO
PersTr: Kathleen Sorrell, TrAdm
TrOpers: Charmaine Griffin

PACIFIC TRUST COMPANY
1245 So. Winchester Blvd. 95128
408/244-9605
Hd: Victor M. Reid, III, Pres&CEO
PersTr: Christine Backhouse, VP
EmplBen: Paula I. Scott, VP
TrOpers: Beverly Warila
Nb: William H. Hardy, VP

San Mateo

AHMANSON TRUST COMPANY
1730 S. El Camino Real, Suite 306 94402
415/570-5751
(Branch of Los Angeles)
Leonard Overholser, VP&TO
T. Timothy Stingley, VP&TO

BANK OF AMERICA,NatAssn
400 El Camino Real 94402
415/573-4902
Hd: L. P. Johnston, VP&RegTO

BOREL BANK & TRUST CO.
35 Bovet Rd. 94402
415/574-2081 Tr$97 Mil
Hd: Ronald G. Fick, ExecVP&SrTO
PersTr: B. Neil Dickinson, AsstVP&TO
TrOpers: Susan Kealey, AsstVP&TO
TrInv: Kent Kaiser

SECURITY PACIFIC NATIONAL BANK
441 S. El Camino Real, P.O. Box 1591 94401
415/348-0282
Mgr: Peter S. Kimball, VP&Mgr

San Rafael

CROCKER NATIONAL BANK
1203 Fourth St. 94901
415/456-7000
(Satellite of San Francisco Private Capital Banking Center)
Mgr: Sheldon B. Wright, VP&Partner

WESTAMERICA TRUST COMPANY
1135 A St. 94915
415/459-4980 Tr$85 Mil
(Branch in Santa Rosa)
Hd: H. M. Knight, Pres
PersTr,EmplBen: A. L. Hoover, VP&SrTO
TrInv,ComTrF: L. L. Johnson, TrInvO
TrOpers,TDP: S. S. Dickson, TOpO

Santa Ana

FIRST AMERICAN TRUST CO.
P.O. Box 267 92702
714/558-3211 Tr/o$200 Mil
(Branch in Newport Beach)
Hd: Charles A. Potter, Pres
PersTr: Donald Dooling, VP
EmplBen: Ray Haynes, VP
TrOpers: G. Robert Izett, TOpO
TrInv: T. C. Casey, SrVP&TO
TrCoun: Wayne Condict, VP
Nb: G. Andy Bailard, VP

LLOYDS BANK CALIFORNIA
1622 N. Main St. 92702
714/667-1300
(Branch of Los Angeles)
Hd: John E. Reilly, VP&SrTO

Santa Barbara

BANK OF AMERICA,NatAssn
900 State St. 93102
805/564-4559
Hd: Ralph Dearden, VP&TO

CROCKER NATIONAL BANK
Santa Barbara Personal Financial, Investment and Trust Services Offices
1001 State St. 93101
805/963-0811
Mgr: Rufus R. Jeffris, Jr., VP

FIRST INTERSTATE BANK OF CALIFORNIA
901 State St. 93102
805/966-1561
(Branch of Los Angeles)
Hd: Joseph Sullivan, VP&Mgr
Nb: Judith Kahan, VP

LLOYDS BANK CALIFORNIA
1036 State St. 93102
805/963-1410
(Branch of Los Angeles)
Hd: Timothy C. Gamble, VP&TO

SANTA BARBARA BANK & TRUST
P.O. Drawer JJ 93102
805/963-0310 Tr$213 Mil
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CoHd: John F. Stoop, Jr., VP
TrSvcs,Nb: Joseph R. Brookshire, VP,TrSvcs
PersTr: G. H. Kostichuk, VP&TO
PersTr,Prob: W. H. Newland, VP&TO
TrInv: Frank J. Thayer, VP,InvSvcsMgr
TrOpers: Marlene Carlson, AsstVP
EmplBen: Sara Ennor, AsstVP,EBTMgr
TrTax: John P. Prytz, TrTaxO

SECURITY PACIFIC NATIONAL BANK
834 State St. 93101
805/966-1681
Mgr: Terence F. Adlam, VP&Mgr

WELLS FARGO BANK,NatAssn
1018 Anacapa St. 93101
805/965-2531
Hd: John R. Ziegler, VP&TO

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Santa Cruz

COUNTY BANK AND TRUST
P.O. Drawer 1855 95061
408/423-8200 Tr$75 Mil
(Branches in Carmel and Watsonville)
Hd,Nb: Lawrence M. Russell, SrVP&SrTO
TrInv: John Giraudo, VP&Mgr,Inv
TrOpers: Richard Oakden, TOpO
Prob,PersTr: Daniel Clark, TO
Evelyn Parsons, TO
EmplBen: Marc Rebboah, TO

Santa Monica

SANTA MONICA BANK
P.O. Box 550 90406
213/394-9611 Tr$215 Mil
Hd,Nb: R. D. Ratkovic, SrVP&TO
PersTr: L. Chojikian, VP&TO
EmplBen,TrInv,ComTrF: William H. Krumrei, VP&TrInvO
TrOpers: Faith Riddle, VP

Santa Rosa

BANK OF AMERICA,NatAssn
720 Third Street 95402
707/525-2369
Hd: Roger Janis, VP&TO

EXCHANGE BANK
P.O. Box 208 95402
707/545-6220 Tr$90 Mil
Hd,TrInv,ComTrF: Earl J. Nidbella, VP&SrTO
PersTr: J. W. Bastian, TO
EmplBen: C. J. Wade, TO
TrOpers: R. Young, TOpO

WESTAMERICA TRUST CO.
P.O. Box 1765 95402
707/528-6000
(Branch of San Rafael)

Stockton

BANK OF STOCKTON
301 E. Miner St. 95201
209/941-1510 Tr$135 Mil
Hd,CorpTr,TrInv,Nb: R. W. Friedberger, VP&SrTO
PersTr: W. W. Wolterstorff, VP&TO
EmplBen: B. M. Pendleton, Jr., TO
TrOpers: Mel Morris, TO

UNION SAFE DEPOSIT BANK
P.O. Drawer Z 95201
209/946-5167 Tr$43.5 Mil
Hd: D. B. Wied, SrVP&TO
PersTr: D. M. Griffay, AsstVP
EmplBen: J. Knak, AsstTO
TrOpers: M. F. Lacer, AsstVP

Ventura

SECURITY PACIFIC NATIONAL BANK
801 S. Victoria, Ste. 106 93003
805/644-1593
Sue J. Pinto, SrTO

Walnut Creek

AMERICAN BANK & TRUST CO.
1940 Tice Valley Blvd. 94595
415/938-1004
(Branch of San Jose)
Mgr: Peggy Boozer

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets"

BANK OF AMERICA,NatAssn
Civic Executive Center, Ste. 220
201 North Civic Drive 94596
415/944-2916
Hd: Michael Cartmell, VP&TO

Watsonville

COUNTY BANK AND TRUST
P.O. Box 469 95077
408/724-0607
(Branch of Santa Cruz)
Forrest Henderson, VP&TO

West Los Angeles

LLOYDS BANK CALIFORNIA
10919 Wilshire Blvd. 90024
213/208-4111
(Branch of Los Angeles)
Nb: Lani E. Clark, AsstVP

COLORADO

Aurora

THE PEOPLES BANK & TRUST CO.
9635 Montview Blvd. 80010
303/364-2621 Tr$16 Mil
Hd,PersTr,TrOpers: David L. Edwards, TO

Boulder

FIRST NATIONAL BANK
P.O. Box 4418 80306
303/442-6770 Tr$103 Mil
Hd: Craig E. Tribolet, SrVP&TO
PersTr: Warren N. Marble, VP&TO
TrOpers: Joyce A. Taff, TO
EmplBen: John H. Layman, VP&TO
CorpTr: H. William Cordell, Jr., AsstVP&TO

INTRAWEST BANK OF BOULDER, N.A.
P.O. Box 227 80306
303/442-0351 Tr$25.8 Mil
Hd: James D. Bostwick, VP&SrTO

TRUST COMPANY OF AMERICA
2025 Pearl St.
P.O. Box 8007 80306
800/421-8116 Tr$105 Mil
Hd: Hugh S. McCaffrey, Pres
CorpTr: Kathleen K. Juhl, DirMktg
TrOpers: Rhonda Krupansky, VP
Mktg: Michael Riberdy
TDP: Amber Merry, AsstVP
Lori Rose, IRA&KeoghSupv

Brighton

UNITED BANK BRIGHTON
P.O. Box 449 80601
303/659-0350 Tr$2 Mil
Hd: Nancy Besew, TO
Phyllis Hancock, TO

Brush

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PersTr,TrInv: George S. Dempsey, VP&TO
Est: James D. Boardman, VP&TO
ComTrF: Beryl A. Mitchell, AsstTO
TrOpers: David L. Steele, TOpO
TrMkt: J. Scott Chambers

UNITED BANK OF COLORADO SPRINGS, N.A.
P.O. Box 400 80901
303/636-1361 Tr$70 Mil
Hd: Thomas D. Marts, VP&SrTO
PersTr: Terry P. Coffelt, VP&TO
TrInv: Richard E. Crowder, TrInvO
TrOpers,CorpTr: Edwin L. Pounds, TOpO
EmplBen: Karen S. Reinking, AsstTO

FIRST NATIONAL BANK OF COLORADO SPRINGS
P.O. Box 1699 80942
303/471-5125 Tr$330 Mil
Hd: John D. B. Gould, SrVP
AsstHd: Robert M. Starks, SrVP
PersTr,CorpTr: William G. Gernand, VP&TO
TrInv,ComTrF: G. Raymond Miller, VP&IO
EmplBen: Richard S. Harwood, VP&TO
TDP,TrOpers: Henry T. Havelka, SrTO
Nb: Richard J. Bean, SrTO

UNITED BANK OF COLORADO SPRINGS
P.O. Box 400 80901
303/636-1361 Tr$7.6 Mil
Dick Dailey, SrVP&TO
TrAdmSpeclst: Mrs. Linda M. Specht

Delta

COLORADO BANK & TRUST CO.
P.O. Box 60 81416
303/874-8061 Tr/u$1 Mil
June Calhoun, TO&TOpO

★ Denver

CENTRAL BANK OF DENVER
P.O. Box 17289TA 80217
303/893-3456 Tr$210 Mil
Hd: Donald J. Horst, SrVP&TO
TrAdmin: Tom Gordon, VP&TO
PersTr: Harlan Cyphers, VP&TO
CorpTr: Daniel Rich, VP
TrInv: John Campbell, TrInvO
EmplBen: Martha Graves, VP
TrOpers: Bill Kuts-Cheraux, VP

COLORADO NATIONAL BANK
P.O. Box 5168 Terminal Annex 80217
303/893-1862 Tr$571 Mil
Hd: Nelson B. Cole, FSFM&SrVP
Hd-TrDept: Erik S. Taylor, VP
PersTr: Joann G. Ward, VP&SrTO
CorpTr,EmplBen: John S. Holt, VP
TrInv,ComTrF: Robert J. Alder, VP
TrOpers,TDP: Gary C. Cunningham, VP
Nb: Irving Berlau, VP

COLORADO STATE BANK
1600 Broadway 80202
303/861-2111 Tr$153 Mil
Hd: Vernon T. Reece, SrVP&TO
John T. Waltershausen, VP&TO
John E. Lawrence, SrVP&TO
Bruce C. Harbison, TO
Jan L. Lukehart, TOpO

DENVER NATIONAL BANK
P.O. Box 5586TA 80217
303/292-4000 Tr$65 Mil
Hd,Nb: Harold J. Ladwig, SrVP&TO
PersTr: John Lowrimore, VP&TO
CorpTr,TrOpers: Steve King, VP&TO
TrInv,ComTrF: Greg McNicol, VP&TrInvO
EmplBen: Gloria Schofield, VP&TO

FINANCIAL TRUST CO.
P.O. Box 2040 80201
303/779-0731 Tr$69 Mil
Hd: John M. Butler, Pres
Nb: Kenneth J. Ruder, VP

FIRST COLORADO BANK & TRUST, N.A.
2696 South Colorado Blvd. 80222
303/759-4711 Tr$19.5 Mil
Hd: E. Eugene Schnabel
Susan Holmes, TO
TrOpers: Cathy Harper

FIRST INTERSTATE BANK OF DENVER,NatAssn
633 17th St. 80270
303/293-2211 Tr$2.1 Bil
Hd: Mary K. Anstine, ExecVP-Tr
CorpTr: James R. Cowgill, VP&TO
EmplBen: Karen Stephens, VP&TO
PtfolMgtMgr: William F. Scott, VP&TO
TrMgr: Sherry W. Featherstone, SrVP&TO

FIRST TRUST CORPORATION
444 Sherman St. 80203
303/744-2944 Tr$900 Mil
Hd: Gordon G. Rockafellow, Pres
Nb,PersTr,CorpTr: Robert M. Phares, VP&TO
TrOpers: Tom Casey, Mgr
EmplBen: Mark Kelley, Mgr

GUARANTY BANK
P.O. Box 1980 80201
303/296-9600 Tr$20 Mil
Hd: Byron H. Hasstedt, SrVP&TO
Cia Wenzel, AsstVP&TO
Dennis Whitmer, AsstVP&TO

LAKESIDE NATIONAL BANK
P.O. Box 12000 80212
303/455-2000 Tr$20 Mil
Hd,PersTr,EmplBen,Nb: Bruce G. Gustafson, VP&TO
CorpTr: Inez Pitt
PersTr,EmplBen,Nb: David C. Wilkinson, TO
TrOper: Jamie Cook

LINCOLN TRUST CO.(T ONLY)
P.O. Box 5831 80217
303/759-1000 Tr$524.6 Mil
Marty Anderson, Chm
Hd: Ritis S. Skinner, SrVP&COO
PersTr,CorpTr: Sharon K. Soos, AsstVP
EmplBen: Paul Maxwell, AsstVP
TrOpers: M. E. Della Valle, AsstVP
Nb: Robert R. Woodworth, DirMktg

MOUNTAIN STATES BANK
1635 E. Colfax Ave. 80218
303/388-3647 Tr$60 Mil
Hd: Stoddard White
TrInv,ComTrF: E. W. Hodge, VP&TO
TrOpers: Brenda Harris
Paulette Zlab

UNITED BANK OF DENVER
1700 Broadway 80274
303/861-8811 Tr$2.4 Bil
Hd: William S. Hershberger, SrVP
PersTr: Joseph E. Chamberlin, VP
CorpTr,TrInv,ComTrF: Timothy R. Morgan, VP
EmplBen: Randi Lewis, AsstVP
TrOpers: Tim Kenczewicz, VP

Englewood

FIRST INTERSTATE BANK OF ENGLEWOOD,NatAssn
P.O. Box 240 80110
303/761-1000 Tr$20 Mil
Hd,PersTr,TrOpers,Nb: James H. Tilger, VP&TO

FIRST NATIONAL BANK OF ENGLEWOOD
333 W. Hampden 80110
303/761-1420 Tr$305 Mil
Hd,TrInv: John K. Weckbaugh, VP&SrTO
PersTr,Prob: Robert Jobin, VP&TO
CorpTr: Scott Hammer, TO
EmplBen: Michelle Sullivan, TO
TrOpers: Mildred Post, TOpO

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8051 East Maplewood Ave., Ste. 200 80111
303/694-2917 Tr$750 Mil
Hd: Geoff Bobroff, Pres
CorpTr: Matthew Autterson, VP
TrOpers: Suzan K. Simmons, VP
Hal Blair, Mgr
TDP: Pam Solek, VP
Mktg,Nb: Christine LaFortune, Mgr
EmplBen: Lyn Hayden, Mgr

Fort Collins

FIRST INTERSTATE BANK OF FORT COLLINS,NatAssn
P.O. Box 2010 80522
303/482-4861 Tr$160 Mil
Hd: Arthur J. Zimmer, VP
PersTr: Robert F. Ditzfeld, SrTrAdm
Janet Douglas, SrTrAdm
John Blair, TrAdm
Nancy Vetterling, TrAdm
CorpTr: Lorene Tague, TrAdm
EmplBen: Trudy Sargent, AsstVP
Jeanne McClintock, TrAdm
TrOpers: Shirley Williams, TO

UNITED BANK OF FORT COLLINS.NatAssn
P.O. Box 565 80521,
303/482-1100 Tr$75 Mil
Hd: Phyllis C. Hancock, SrVP&TO
EmplBen: Betty Callahan, TO
PersTr: Amy Kemp, TO
TrOpers: Cinda Smith
Nb: Robert C. Criswell, TO
Richard E. Samson, TO

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Dave Ohman, SrTO
TrOpers: Kathi Akin, OpersAdm

Grand Junction

FIRST NATIONAL BANK
P.O. Box 608 81502
303/243-2411, Ext. 266 Tr$100 Mil
Hd,TrInv,ComTrF,Nb: Charles W. Bates, VP&TrDivMgr
PersTr: Neil M. Severinson, VP&TO
EmplBen: Darrel Mattivi, VP&TO
TrOpers: Frankie Squirrell, TOpMgr

INTRAWEST BANK OF GRAND JUNCTION
P.O. Box 908 81501
303/243-1611 Tr$130 Mil
Hd,Nb: James F. McGreevy, VP&TO
PersTr,TrOpers: Lois K. Robinson, TO
CorpTr: Randilyn Buck, TO
EmplBen: Cathy Lemarr, AsstAcctAdmin

Greeley

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$60 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Duane E. Cramer
PersTr: Clifford H. Dean, VP&TO
FM: Vern Moser
CorpTr,TrOpers,TDP: Eldon D. Grimes, AdmAsst

INTRAWEST BANK OF GREELEY, N.A.
P.O. Box 1058 80632
303/352-1651 Tr$60 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr,TrOpers: James W. Price, SrTO
CorpTr: Carol A. Cox, TO
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303/356-1000 Tr$46.1 Mil
Hd,TrInv,Nb: Robert L. Johnson, SrVP&TO
TDP,PersTr,TrOpers: Roland N. Hayes, Jr., VP&TO
CorpTr,EmplBen: Stephanie L. Arries, VP&TO
EstSttlmt,PersTr,ComTrF: Donna Benson, AsstVP&TO

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P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: C. S. Spencer, Pres&TO

Holly

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P.O. Box 607 81047
303/537-6547 Tr$2.3 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich

La Junta

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PersTr: Janet Hill, CPA&TO

Lakewood

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303/233-6561 Tr$40 Mil
Hd,TrInv,Nb: Edwin A. Hagerman, SrVP&TO
PersTr: Deborah A. Reeves, TO
CorpTr,TrOpers: Cheryl Welsh, AsstVP
EmplBen: Rose Panico, AsstVP

Las Animas

THE FIRST NATIONAL BANK
P.O. Box 270 81054
303/456-1512 Tr/u$1 Mil
Hd: Del L. Leighty, Pres

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: D. E. Bell, ExecVP
TrOpers: Shirley Mann

Longmont

FIRST NATIONAL BANK OF LONGMONT
401 Main St., P.O. Box 209 80501
303/776-5800 Tr$40 Mil
PersTr,CorpTr,TrInv,EmplBen,ComTrF,Nb: John A. Kuhn, VP&SrTO
PersTr,TrOpers: Darlene Mitchell, TO
LONGMONT NATIONAL BANK
P.O. Box 239 80501
303/776-5757 Tr$12 Mil
Hd: Tom R. Kiteley, TO

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80537
303/667-3443 Tr$108 Mil
Hd: Morrison L. Heth, SrVP&TO
HOME STATE BANK
P.O. Box 329 80539
303/669-4040 Tr/o$2.7 Mil
Hd: Jack Devereaux, Pres

Pueblo

COLORADO NATIONAL BANK-PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$50 Mil
Hd,TrInv,ComTrF,Nb: Rahe H. von Hoene, SrVP&TO
PersTr: Theodore A. Schmidt, VP&TO
CorpTr,TrOpers: Jean Raebel, TOpSupv
EmplBen: Linda K. Randl, AdmAsst
PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
303/545-1834 Tr$85 Mil
Hd,TrInv: James A. Murray, VP&TO
PersTr: Robert J. Pattee, Jr., VP&TO
CorpTr,EmplBen: Steven E. Melvin, VP&TO
ComTrF,TrOpers: James L. Haddican, TOpO
Prob: Dorothy Stanford, AsstTO

Sterling

COMMERCIAL SAVINGS BANK
P.O. Box 1688 80751
303/522-3098
Hd: Vernon H. Carter, TO
Wayne J. Pimple, ExecVP&AsstTO

Wheat Ridge

LAKESIDE NATIONAL BANK
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303/455-2000 Tr$16 Mil
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CorpTr: Inez Pitt
TrInv: Greg McNichol
PersTr,EmplBen,Nb: David C. Wilkinson, TO
TrOpers: Margo Ling

CONNECTICUT

Berlin-Kensington

NEW BRITAIN NATIONAL BANK
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Nb: Helen T. Harrington, FPO

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Hd,ComTrF: Stephen P. Boyle, SrVP,TO&ChmTrCom
CorpTr,EmplBen: Leslie J. Revzon, VP&TO
TrInv: Roger Perry, VP
TrOpers: Anthony R. La Grega, AsstVP&TOpMgr
FidStds: Charles Arnsten, VP/FSO
CenRegNb&AdmMgr: Humphrey T. Nichols, II, VP&SrTO
CONNECTICUT NATIONAL BANK
888 Main St. 06601
203/579-3385 Tr$450 Mil
(Branch of Hartford)
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Nb: Marcus Cole, AsstVP
Jean Swift, AsstVP
LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/336-6130 Tr$39 Mil
Hd,TrDept: Richard J. Luvera, SrVP&SrTO
TrOpers: Coralie E. Staff, TOpO
UNION TRUST COMPANY
180 Fairfield Ave. 06601
203/367-7711
(Branch of New Haven and Stamford)
Nb: Margaret A. Pfeffer, TO

Bristol

UNITED BANK & TRUST CO.
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203/582-3101
(Branch of Hartford)
Hd: Wayne A. Cowell, AsstVP&TO
H. Phillips Jesup, AsstVP&TO
Irene Melasky, AsstTO

Canaan

THE CANAAN NATIONAL BANK
06081
203/824-5423 Tr$11 Mil
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TrOpers: Gail M. Allyn, VP&TO
Robin L. Foley, AsstTO

Chester

CHESTER BANK
6 Main St. 06412
203/526-4981 Tr$7.1 Mil
Hd: Bruce H. Watrous, VP&TO
TrOpers: Douglas Pierce, AsstTO

Danbury

CITYTRUST
234 Main St. 06810
203/743-8160
(Branch of Bridgeport)
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UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$1.1 Bil
(Branch of New Haven & Stamford)
Hd: Richard W. Mann, VP
PersTr: David B. Cook, VP

Darien

CITYTRUST
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203/655-2565
(Branch of Bridgeport)
Hd: Kenneth M. Park, SrVP&TO
CONNECTICUT BANK AND TRUST CO.
CBT Plaza 06820
203/655-7775
(Branch of Hartford)
Hd: Richard L. Card, VP
PersTr,PrivBankers: Pearce D. Smith, VP

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Katharine C. Purrington, AsstVP&TO

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PersTr: Wenzel L. Eichler, FVP
PrivBankers: Virginia Lusardo, AsstVP

PUTNAM TRUST CO.
10 Mason St. 06830
203/869-3000 Tr$307 Mil
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PersTr: William F. Mancuso, VP
TrInv: Frederic D. Carter, Jr., VP
ComTrF: Christine M. Turino, SrTrInvO
TrOpers: Ann Panoli, TOpO
Nb: Douglas B. Downes, TO
SupSvcs: Robert F. Gildersleeve, VP
TDP: Janene Isolda, TxO

UNION TRUST CO.
One Lafayette Place 06830
203/622-8800 Tr$1.1 Bil
(Branch of New Haven & Stamford)
PersTr: Miriam V. Lally, VP
PersFinPlng: Mary Van Loan-Twiddy
Nb: William T. Maeck, TO

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COLONIAL BANK TRUST DIVISION
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Leo F. Battista, AsstVP-Tr

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TrOpers&Admin: James Graham, SrVP
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StkTrans: Charles A. O'Malley, SrVP

CONNECTICUT NATIONAL BANK
777 Main St. 06115
203/728-2316 Tr$4.1 Bil
(Branches in Bridgeport, Middletown, New Britain, New Haven, New London, Stamford, Torrington, Waterbury and West Hartford)
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TrInv: Frank L. Stanley, SrVP
TrOpers: Russell F. Pound, SrVP
MktgDir: Bradford Johnson, VP
Nb: James T. Burger, VP

UNITED BANK & TRUST CO.
101 Pearl St.
P.O. Box 31317 06103-7317
203/241-2400 Tr$525 Mil
(Branch in Bristol)
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PersTr: Bruce P. Wallace, VP&TO
CorpTr: Gordon Hiscock, AsstVP&TO
TrInv,ComTrF: William V. Crosswhite, VP
TrOpers: Walter P. Belzek, VP&TO
Mktg,Nb: Thomas J. Henry, Jr., VP&TO
EmplBen: Edward J. Tedesco, AsstVP&TO

Lakeville

SALISBURY BANK & TRUST CO.
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203/435-9801 Tr$50 Mil
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THE FIRST NATIONAL BANK OF LITCHFIELD
North St. 06759
203/567-8752
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ComTrF: Howard D. Wilcox, VP&TO
TrOpers: Pamela P. Wray, AsstTO

Meriden

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400 E. Main St. 06450
203/237-8411 Tr$40 Mil
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TrInv: Gerald A. Long, TO
TrOpers: Charles T. McMonigle, AsstTO
Tx&Est: Merele D. Palmer, AsstTO

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1295 East Main St. 06450-0951
203/235-4456 Tr$114 Mil
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TrInv: Newell S. Sly, SrVP&Sec

NATIONAL INDUSTRIAL BANK OF CONNECTICUT
25 Colony St. 06450
203/235-5791 Tr$3 Mil
Hd,PersTr,TrOpers,Nb: Marjorie C. Tremaglio, TO

Middletown

CONNECTICUT NATIONAL BANK
363 Main St. 06457
203/344-5800
(Branch of Hartford)
Admin: Ms. Sandra L. Reynolds, TO
Nb: David Defosse, AsstVP

New Britain

CONNECTICUT NATIONAL BANK
235 Main St.
P.O. Box 2140 06051
203/229-0381
(Branch of Hartford)
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PersTr: Rod Cross, AsstVP&TO
TrInv: Robert E. Dell, VP
Nb-Pers: David Defosse, AsstVP&TO

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203/229-3731 Tr$150 Mil
(Branches in Berlin-Kensington, Plainville & West Hartford)
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PersTr: Edward J. Walsh, TO
EstSettlmnt: Albert W. Landi, TO
Prob: William G. Keeley, TO
TrOpers: Diane J. Zanelli
Nb: Helen T. Harrington, FPO

New Canaan

CONNECTICUT BANK & TRUST CO.
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203/356-0446
(Branch of Hartford)
Hd: Richard Card, SrVP
PrivTr: Pearce D. Smith, VP

UNION TRUST CO.
87 Main St. 06840
203/966-2641 Tr$1.1 Bil
(Branch of Stamford)
PersTr: Lois E. Arthur, AsstTO

New Haven

CITYTRUST
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203/787-4574
(Branch of Bridgeport)
EastReg-NbAdmMgr: Elizabeth R. Hartmayer, VP

COLONIAL BANK TRUST DIVISION
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203/789-4626
(Branch of Waterbury)
Charles D. Sweet, VP-Tr

CONNECTICUT BANK & TRUST CO.
900 Chapel St. 06510
203/773-4631
(Branch of Hartford)
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PersTr: George Wilson, AsstVP
PvtBnkr: Patricia Poertner, VP

CONNECTICUT NATIONAL BANK
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203/773-7373
(Branch of Hartford)
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Nb: Charles Bernhard, VP
Kenneth R. Nye, VP

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PersTr: Cynthia J. Lavigne, AsstVP
PvtBnkr: John A. Bysko, VP

CONNECTICUT NATIONAL BANK
250 Captain's Walk 06320
203/447-6102
(Branch of Hartford)
Admin: George H. Swift, III, VP
Nb: Robert M. Welton, VP
Anthony J. Serio, VP

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COLONIAL BANK TRUST DIVISION
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203/354-3981
(Branch of Waterbury)
Barbara W. Brown, AsstVP-Tr

Norwalk

CITYTRUST
Riverpark, 800 Connecticut Ave. 06854
203/852-4039
(Branch of Bridgeport)
WestReg-Nb&AdmMgr: James T. Mills, Jr.

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59 Wall St. 06852
203/852-5552 Tr$210 Mil
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PersTr: William Stopford, VP&TO
TrInv: R. H. Alderman, VP&IO
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Plainville

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203/747-2542
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TrInv: Joseph Miller, TO

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SIMSBURY BANK & TRUST CO.
P.O. Box 277 06070
203/658-7641 Tr$50 Mil
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ComTrF,EmplBen,Nb: Michael J. Benson, VP&TO
TrOpers: Anna Bittern, AsstVP&TO

Southbury

COLONIAL BANK TRUST DIVISION
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203/264-2262
(Branch of Waterbury)
Judy Staubo, AsstVP

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CONNECTICUT BANK & TRUST CO.
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PersTr: Wenzel L. Eichler, FPV
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CONNECTICUT NATIONAL BANK
1 Landmark Square 06904
203/358-2000
(Branch of Hartford)
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FIDELITY TRUST CO.
129 Atlantic St. 06904
203/327-0100
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TrInv: William J. Maloney, VP&TO
EmplBen: David L. Stewart, III, TO
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UNION TRUST CO.
300 Main St. 06904
203/348-6211 Tr$1.1 Bil
(Branches in Bridgeport, Danbury, Greenwich, New Canaan & New Haven)
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PersTr: Robert H. Schaefer, SrVP
Inst&EmplBen: Bruce R. Lively, SrVP
TrInv: Yates P. Eckert, SrVP
CorpTr,ComTrF,TrOpers: Robert J. Bromfield, SrVP
EPO: George R. Reid, SrVP
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Torrington

COLONIAL BANK TRUST DIVISION
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CONNECTICUT NATIONAL BANK
236 Prospect St. 06790
203/489-4191
(Branch of Hartford)
Admin: Roberta L. August, TO
Nb: Floyd Higgins, VP

Waterbury

CITYTRUST
195 Grand St. 06702
203/756-8381
(Branch of Bridgeport)
NorthReg-Nb&AdmMgr: Vincent A. Griffin, Jr., VP&TO
COLONIAL BANK
81 West Main St. 06720
203/574-7340 Tr$1.4 Bil
(Trust presence in Hartford, New Haven, New Milford, Southbury, Torrington, Waterbury)
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PersTr: Albert S. Redway, VP-Tr
TrInv: Robert B. Dannies, SrVP-Tr
CorpTr: Mary Lou Stewart, AsstVP
ComTrF,TrOpers: Linn A. Sisson, VP-Tr
Nb,EmplBen: Robert P. Vocelli, VP-Tr
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49 Leavenworth Street 06702
203/573-1980
(Branch of Hartford)
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Nb: Floyd Higgins, VP
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CONNECTICUT NATIONAL BANK
65 LaSalle Rd. 06107
203/728-4319
(Branch of Hartford)
Admin: Robert S. Carter, VP
Nb: Neil Gahagan, AsstVP
NEW BRITAIN NATIONAL BANK
1507 New Britain Ave. 06111
203/236-6263
(Branch of New Britain)
Nb: Helen T. Harrington, FPO

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Hd: Arnold Levine, VP&SrTO

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Nb: Paul A. Pepin, VP&TO

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SUSSEX TRUST CO.
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302/856-4756 Tr$17 Mil
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Donald C. Studley, TO
TrOpers: Ruth Donnell
Nb: Connie Mears
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Hugh Smith, TrMgr
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J. Christopher Bell, VP&TrMgr

Selbyville

BALTIMORE TRUST CO.
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Charles S. Baker, VP&TO
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Linda B. Watson, AsstVP&TO
Christine M. Corboy-Eagan, TO
Kelly A. Ruggierd, AsstVP&TO
Michael R. Eatough, AsstTreas&AsstSec
TrInv: Richard V. King
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TrInv,ComTrF: Edgar B. Loring, VP
EmplBen,CorpTr: James W. Whalen, SrCTO
TrOpers: William H. Kent, VP
TDP: Charles E. Sywy, SysO
EstTxServ: Dana C. Reed, SrTxO
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EmplBen: Richard F. Smith
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Tr$861 Mil
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TrDir: Harry A. Dorian, SrVP
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302/421-2283 Tr$250 Mil
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FinPlng,Nb: V. Orean Amis, TO

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Tx: David S. Goodhue, VP
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HdFinSvcsDeptMgr: Nathan Hayward, III, SrVP
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TrInv: Robert Sweet, VP
TrRes: Donald Robinson, AsstVP
PersTr: Ruth C. Shaw, VP
PrBanking: Gordon Wilson, VP
Agencies: James R. Christensen, VP
EmplBen: Donald R. Clark, VP
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PersTr: B. Bryan Wright, Jr., VP
TrInv,ComTrF: Stephen B. Couch, VP
EmplBen: Keith May, VP
TrOpers: Michael Davis, AsstVP
Nb: Lynn Sayles
TDP: Laura Ghaffari

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CorpFinSvcs: Frederic G. Burke, VP
InstAssetSvcs: Richard Swift, SrVP
InvMgt: Walter J. Haas, VP
TrOpers: Thomas J. O'Connor, VP

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E. Murray Norman, SrVP&TO
PersTrDiv: Alex R. Sabatini, SrVP&TO
CorpTrDiv: Michael J. Aquilino, SrVP&TO
InsTrDiv,Acctg: Charles S. Plumb, SrVP&TO
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EmplBusAdmin: Thomas C. Cronwell, VP&TO
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Tx: Stephen P. Ferrigno, Jr., VP&TO

FLORIDA

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305/868-2600
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PersTrAdm: Stephen Minana, VP&TO
Ann Papierz, SrTO
Amy C. Adams, AsstTO

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Bay Harbor Islands 33154
305/674-7123
(Branch of Jacksonville)
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(Branch of Tampa)
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Boca Raton

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AmeriFirst Boca del Mar Bldg.
7008 Bercasa Way, Ste. 203 33433
305/393-9626
(Branch of Miami)
Jeffrey P. Koch, VP

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5550 Glades Rd. 33431
305/368 2580
(Branch of Chase Manhattan Bank, N.A., New York)
Hd: Robert F. O'Brien, Pres
TrInv: Joseph Morris, VP

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305/392-7700 Tr$500 Mil
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Nb: Roger H. Strehlow, VP
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Cheryl A. Black, AsstCsh
TrOpers: Gary M. Porro, AsstVP
PersServ: MaryLou O. Goforth, AsstVP

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305/994-5800
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PersTr: David D. Keller, AsstVP
TrInv: Richard P. Chester, AsstVP
PersTr,Nb: Craig W. Morrison, AsstVP
Gerald L. Price, Jr., AsstVP

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Mary Sue Donohue, TO

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305/994-2100
Hd: Thomas Hannah
TrInv: Jack T. Lanphar
Nb: Roger F. Farleigh

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Atrium Financial Center, Suite 315
1515 North Federal Highway 33432
305/368-3971
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John C. Leeds, Pres
A. Daniel D'Ambrosio, ExecVP
David O. Miller, SrVP&Mgr
Michael B. Watson, SrVP&TO
Arthur Gowell, VP&TO
J. Harold Klosheim, VP&TO
Nicholas Bradshaw, VP&IO

FIRST NATIONAL BANK
76 Royal Palm Plaza 33432
305/393-7127
(Branch of Palm Beach)
Julian Northcraft, SrVP&TO
Claire Michalopoulos, AsstTO

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1200 North Federal Highway, Ste. 413 33432
305/394-4441
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PersTr: John A. Swinford, VP&SrTO

LANDMARK FIRST NATIONAL BANK OF FORT LAUDERDALE
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305/368-0091
(Branch of Fort Lauderdale)
Hd: Richard G. Dye, VP&TO

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5550 Glades Rd., Ste. 401 33431
305/368-4973 Tr$5 Mil
(Branch in Naples)
Hd: William A. Nichols, Pres
TrInv: Douglas A. Rapp, VP&IO

MANUFACTURERS HANOVER TRUST COMPANY OF FLORIDA
1515 No. Federal Highway 33432
305/393-6694
(Representative Office of Miami)
Nb-PersTr: Irwin Fields, VP

MELLON BANK (FL) N.A.
Arvida Financial Plaza
5550 Glades Rd., Ste. 600 33431
305/368-6080
(Branch of Pittsburgh, PA. Representative Office in Sarasota)
Hd: William H. Latimer, Jr., Pres
PersTr: Henry F. Devens, III, AsstVP
TrInv: Robert J. Adams, VP
EstAdmin: James G. Price, VP
TrOpers: Sandra M. Morway, AOO
Nb: James C. McGough, VP
SarasotaRepOff: Donald B. Griswold, VP

MIDLANTIC NATIONAL BANK AND TRUST CO./ FLORIDA
193 East Palmetto Park Rd. 33432
(Branch of Pompano Beach)
Karl Langefeld, TO

NCNB NATIONAL BANK
150 East Palmetto Park Road
P.O. Box 7501 33338
305/393-5191
(Regional Office of Tampa)
RegMgr: David J. Cathcart, VP&TO
Hd: Carmine Figlilio, VP
TrInv: Stephen Battle, VP&TO
TxMgr: Connie Scott, VP&TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
5550 W. Glades Rd. 33431
305/368-6991
(Branch of Miami)
RegMgr: William V. Garin, VP
LocMgr: David C. Moyar, VP

SUN BANK/PALM BEACH COUNTY, N.A.
Trust Banking Group
750 S. Dixie Highway 33432
305/243-9723
Hd: Mark D. Havlik, VP

UNIVEST OF FLORIDA
Trust Representative Office
6045 S. Verde Trail 33433
305/785-4463
(Affiliate of Union Nat'l Bank & Trust Co. of Souderton, PA)
Hd,PersTr: Myra V. Hillis, TrMgr

Boynton Beach

BARNETT BANKS TRUST CO., NatAssn
114 N. Federal Hwy. 33435
305/732-7000
(Branch of Jacksonville)
Hd: Theresa M. Baxter, TO

SUN BANK/PALM BEACH COUNTY, N.A.
Trust Banking Group
315 S. Federal Highway 33435
305/732-4400
Hd: William E. Smiley, VP

Bradenton

BARNETT BANKS TRUST CO.,NatAssn
4311 Manatee Ave., W. 33506
813/753-0700
Hd: Walter C. Seiler, VP
F. Jeannie Slinker, AsstTO

FIRST NATIONAL BANK OF FLORIDA
(Intercity Office)
P.O. Box 771 33506
813/755-8511
(Branch of Tampa)
MgrPersTr: Jacqueline De Longchamp, VP&TO

NCNB NATIONAL BANK
1201 6th Ave., W.
P.O. Box 1061 33506
813/748-1900
(City Trust Office)
Hd: L. R. Nahouse, VP&TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
P.O. Drawer 157 33506
813/748-1211
(Branch of Miami)
LocMgr: William C. Gaar, VP

Cape Coral

AMERICAN PIONEER SAVINGS BANK
3717 Del Prado Blvd. 33904
813/549-7644
(Branch of Orlando)

SOUTHEAST BANK
P.O. Box 1487 33901
813/542-1123
Nb: Robert W. Albright, TO

SUN BANKS/SOUTHWEST, N.A.
Trust Banking Group
1612 Cape Coral Pkwy.
P.O. Box 806 33910
813/549-3097
Hd: Chris Gair, VP&TO
PersTr: Leslie L. Thomas, AsstVP&TO

Clearwater

AMERIFIRST FLORIDA TRUST COMPANY
1301 U.S. 19, South, Ste. 100 33545
813/530-4591
Hd: David A. Newman, VP

BARNETT BANKS TRUST CO.,NatAssn
P.O. Box 5187 33518
813/535-0711
(Branch of Jacksonville)
Hd: J. Michael Chapman, VP
PersTr: Zola M. Treadwell, TO
Nb: Robert M. Bugbee, VP

FIRST FLORIDA BANK, N.A.
600 Cleveland St.
P.O. Box 479 33517
813/448-2813 Tr$125 Mil
Hd: W. H. Clark, SrVP&TO
TrInv: William W. Watson, VP&TrInvO
PersTr: J. Edward Evans, VP&TO
TrOpers: Sally A. Herny, TrOpO
Nb: Peter C. Taylor, TO

FIRST NATIONAL BANK
P.O. Box 179 33517
813/462-1351 Tr$371.7 Mil
Hd: H. James Eaton, ExecVP&SrTO
Est,Gdnshp: Kenneth C. Cross, Jr., VP&TO
PersTr,Agcy,EmplBen: L. Bernard Stephenson, VP&TO
TrInv: John R. Kessinger, VP&TrInvO
TrOpers: Daniel F. Miller, VP&TOpO
Nb: Jay H. Tiffin, VP&SrTBDO
Tax: Samuel Caporice, AsstVP&TrTxO

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,N.A.
1000 U.S. Highway 19 N.
P.O. Box 840 33563
813/784-1477
(Branch of St. Petersburg)

NCNB NATIONAL BANK
1640 Gulf to Bay Blvd.
P.O. Box 4550 33518
813/462-5851
(City Trust Office)
Hd: Charles N. Castiglione, VP&TO
Nb: William D. Repper, VP&TO

PIONEER SAVINGS BANK
15 South Lincoln Avenue
P.O. Box 2017 33517
813/530-7603
(Trust Service Offices in New Port Richey & Winter Park)
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Betty J. Stroup, VP&TO

SUN BANK/SUNCOAST
Trust Banking Group
2520 Countryside Boulevard 33575
813/823-4181
Hd: Donald H. Kolb, ExecVP&TO
TrInv: Daniel C. Hickey, AsstVP&TrInvO
Nb-EmplBen: William F. Tarry, VP&TO

Coral Gables

SUN BANK OF MIAMI
Trust Banking Group
100 Miracle Mile 33134
305/442-3245
Felix Martinez, VP&SrTO

Dade City

BANK OF PASCO COUNTY
P.O. Box 127 33525
904/567-5107 Tr$14 Mil
Hd: Frank W. McLaughlin, VP&TO

Dania

CARIBANK
255 East Dania Beach Blvd. 33004
305/925-2211 Tr$32 Mil
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Hd,PersTr: Steven F. Durst, VP&SrTO
TrInv: Harold F. Messner, VP&TO
TrOpers: Joy E. Floramo, VP&TO
Nb: Robert W. Downes, Jr.

FLORIDA (Cont'd)

Daytona Beach

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 5068 32018
904/252-5591
(Trust Branch of Jacksonville)
Hd: G. William Kransteuber, VP&TO

FIRST FLORIDA BANK, N.A.
Magnolia at Palmetto 32014
904/672-1611
(Branch of Ormond Beach)
Hd: E. Baxter Watkins, SrVP&TO

FLORIDA NATIONAL BANK
130 North Ridgewood Ave. 32015
904/257-1471 (Ext. 1476)
(Branch of Jacksonville)
Mgr: J. Stephen Hess, VP

SUN BANK OF VOLUSIA COUNTY
Trust Banking Group
120 S. Ridgewood Ave.
P.O. Box 2120 32015
904/225-4400
Hd: Michael Jarrard, VP&TO

Deland

BARNETT BANKS TRUST CO.,NatAssn
230 N. Woodland Blvd., P.O. Box 1810 32720
904/734-2311
(Branch of Jacksonville)
Hd: David M. Perkins, SrTO

SUN BANK/DELAND
Trust Banking Group
302 East New York Avenue 32724
904/734-8511
Hd: Michael Jarrard, VP&TO

Delray Beach

BARNETT BANKS TRUST CO.,NatAssn
1031 East Atlantic Ave.
P.O. Drawer X 33444
305/272-2555
(Branch of Jacksonville)
Hd: Bradley Middlebrook, II, SrVP
Tr&EstAdmin: Norton B. Nichols, VP
E. William Eberts, SrTO
Nb: William J. Lockhart, VP
TrInv: Michael F. Esser

MIDLANTIC NATIONAL BANK AND TRUST CO./FLORIDA
551 S.E. 8th St. 33444
305/272-1171
(Branch of Pompano Beach)
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Joyce M. Boyer, VP&TO
D. Marion Schnebele, AsstTO
Richard P. Zutterling, VP&TrInvO
David W. Griffin, TO

SUN BANK/PALM BEACH COUNTY, N.A.
Trust Banking Group
302 E. Atlantic Ave. 33444
305/243-9720 Tr$250 Mil
Nb: Peter K. Van Winkle, ExecVP
PersTr: Thomas D. Reinhold, SrVP
TrInv: Richard H. Puckett, SrVP

Dunedin

SUN BANK/SUNCOAST
Trust Banking Group
825 Broadway
P.O. Box 70 34296-0070
813/736-7161
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PersTr: Jack C. McLean, SrVP&TO
TrInv: Daniel C. Hickey, AsstVP&TrInvO
Nb-EmplBen: William F. Tarry, VP&TO
Nb-Pers: Charles W. Stantz, SrVP&TO

Eustis

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Drawer A 32726
904/357-3111 Tr$20 Mil
(Trust Branch of Jacksonville)
Hd: Freddie T. Jones, VP&TO

Flagler Beach

BARNETT BANKS TRUST CO., NatAssn
323 Moody Boulevard
P.O. Box 698 32036
904/439-5231
(Branch of Jacksonville)
Hd: Paul W. Kleinsmith, VP

Fort Lauderdale

BARNETT BANKS TRUST CO.,NatAssn
2929 E. Commercial Blvd., Ste. 201 33308
305/765-1520-21
(Branch of Jacksonville)
Hd: Vincent Gieske, VP

FLORIDA NATIONAL BANK
1st Ft. Lauderdale Place
100 N.E. 3rd Ave. 33301-1155
305/467-5100
(Branch of Jacksonville)
Mgr: James B. Green, VP

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One Financial Plaza
P.O. Box 5367 33310
305/765-2500 Tr$650 Mil
(Branch in Boca Raton)
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PersTr: Gary E. Cramer, VP&TO
TrInv: John C. Schenck, VP&SrTrInvO
CorpTr,TrOpers: Richard E. Holland, VP&TOpO
Nb: Marta Goldberg, VP&TO
EmplBen: Sheri L. Thomas, TrEBO

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100 Broward Blvd.
P.O. Box 7501 33338
305/766-7248
(City Trust Office)
Hd: Richard Tyler, TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
3600 North Ocean Blvd. 33308
305/561-7890
(Branch of Miami)
LocMgr: Howard R. Phillips, VP

SUN BANK/SOUTH FLORIDA, N.A.
Trust Banking Group
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305/765-7400
Hd: Jean G. Randolph, ExecVP
PersTr: Lowell C. Mott, VP&TO
Prob: Charles Womack, VP
TrInv: Guy Faillace, SrVP
EmplBen: Bruce Bridges, VP
Nb: David E. Ratcliffe, TO

SUN BANK/SOUTH FLORIDA
Coral Ridge TSO
2626 E. Oakland Park Blvd. 33301
PersTr: David Dando, VP&TO
Nb: David E. Ratcliffe, TO

SUN BANK/SOUTH FLORIDA, N.A.
P.O. Box 5100 33310
305/467-5000
(Trust Office in Hollywood)
Hd: Fred Koerner, VP&SrTO
TrInv: Arnold H. Lubart, VP&TrInvO
TrOpers: John Matos, TOpO

Englewood

BARNETT BANKS TRUST CO., NatAssn.
333 South Indiana Avenue
P.O. Box 1208 33533
913/474-7722

Fort Myers

BARNETT BANKS TRUST CO.,NatAssn
3210 Cleveland Ave., P.O. Box 338 33902
(Branch of Jacksonville)
813/936-6666
Hd: Bruce E. Kranicz, VP

LEE COUNTY BANK
P.O. Box 711 33902
813/334-1171 Tr$162 Mil
Hd: Lewis J. Frampton, SrVP&TO
PersTr: Robert E. Alger, SrVP&TO
CorpTr: Craig S. Loescher, VP&TO
ComTrF,TrOpers: Wendy Epple, TOpO
EmplBen: Glenn Cary, VP&TO
Nb: J. Gilbert Smith, VP&TO
Tax: Ronald Maddix, TrTxO
Admin: Doris Carner,TO

NCNB NATIONAL BANK
12751 Cleveland Ave.
P.O. Box 06239 33907
813/936-8000
(City Trust Office)
Hd: James Shelton, VP&TO

THE NATIONAL TRUST COMPANY
(The Trust Affiliate of Landmark Banking Corp. of Fla.)
2400 First St.
P.O. Box 927 33902-0927
813/335-1316 Tr$385 Mil
(Branches in Fort Myers Beach, Longboat Key, Naples, Palmetto, Punta Gorda, Sarasota & Tampa)
Hd: Allan F. Decker, Pres&CEO
PersTr: Philip A. Tock, ExecVP
CorpTr: Frances D. Helbling, TO
EmplBen: William Nieto, Jr., VP&EBO
TrInv,ComTrF: G. Bruce Mullin, SrVP
TrOpers: Paul G. Flynn, SrVP
Nb: John W. Emery, SrVP

Fort Myers Beach

NATIONAL TRUST COMPANY
2525 Estero Blvd.
P.O. Box 927 33931
813/463-6173, Ext. 224
(Branch of Ft. Myers)
Hd: Tony S. Crandall, VP

Fort Pierce

AMERICAN PIONEER SAVINGS BANK
610 Delaware Ave. 33454
305/466-3400
(Branch of Orlando)

SUN BANK OF ST. LUCIE COUNTY
Trust Banking Group
111 Orange Ave.
P.O. Box 8 33450
305/461-6300
Hd: Carl H. Bentz, VP&TO

Fort Walton Beach

VANGUARD BANK & TRUST COMPANY
816 N. Beal Pkwy.
P.O. Box 1717 32549
904/863-1229 Tr$50 Mil
(Branch of Valparaiso)
Hd,TrInv,Nb: John B. Morrow, VP&TO
PersTr: Joan Sisneros, TrAdmO
CorpTr,EmplBen,TrOpers: Maryulla Lee, TOpO

Gainesville

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 610 32602
904/377-2265
(Trust Branch of Jacksonville)
Hd: James Dover, VP&TO

FLORIDA NATIONAL BANK
120 West University Ave. 32602
904/377-8444 (Ext. 250)
(Branch of Jacksonville)
Mgr: Connie E. Brown, AsstVP

Hallandale

BARNETT BANKS TRUST CO., NatAssn
801 E. Hallandale Beach Blvd. 33009
305/457-7501
Hd: Bradley M. Wilson, III, VP

CITY NATIONAL BANK OF FLORIDA
1995 E. Hallandale Beach Blvd. 33009
305/454-5000 Tr$34 Mil
Hd,Nb: Dan A. Brna, SrVP&TO
TrInv: Donald C. Jolley, VP&TrInvO
TrOpers: Janet M. Campbell, AsstCsh

Hobe Sound

BARNETT BANKS TRUST CO., NatAssn
11900 S.E. Federal Hwy. 33455
305/546-7000
(Branch of Jacksonville)

Hollywood

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 2068 33022
305/989-5000
(Trust Branch of Jacksonville)
Hd: Paul E. Xylander, VP&TO

BARNETT BANKS TRUST CO.,NatAssn
1900 Tyler St., P.O. Box 2365 33022
305/921-3855
(Branch of Jacksonville)
Hd: Victor P. Rosner, VP
TrInv: Richard D. Spurgean, SrIO

SUN BANK/SOUTH FLORIDA, N.A.
Trust Banking Group
P.O Box 14728 33302-4728
305/926-3450
(Trust Office of Ft. Lauderdale)
PersTr: Frederick Koerner, VP&TO
Nb: David Ratcliffe, NBO

Indialantic

LANDMARK BANK OF BREVARD
325 Fifth Avenue
P.O. Box 3308 32903
305/725-6084 Tr$24 Mil
(Branch of Melbourne)
Hd. Nancy J. McFarlane, TO
TrOpers: Sandra Dodd

Jacksonville

AMERICAN NATIONAL BANK
P.O. Box 10129 32207
904/396-8111 Tr$17 Mil
Hd: H. J. Bivins, Jr., VP&TO
Mary H. Smith, TO

ATLANTIC NATIONAL BANK OF FLORIDA
General Mail Center 32231
904/632-6811 Tr$469 Mil
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Hd: Allen T. Witham
PersTr: E. Jackson Smith
CorpTr,EmplBen: Frank Brandon
TrInv: Carl E. Waldrep
TrOpers: Michael J. Gilbert, VP&TOpO
Nb: Gary A. Zino

BARNETT BANKS TRUST CO.,NatAssn
801 Riverside Ave. 32204
P.O. Box 40200 32231
904/798-1877 Tr$6.4 Bil
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Home Office:
Thomas E. Camp, III, Pres&CEO
Timothy K. Ford, ExecVP
Comp: Ralph L. McQuiddy, SrVP
CorpTr: James B. David, Jr., SrVP&Sec
TrInv: Charles H. Montford, SrVP&SrTrInvO
RE: Guy W. Gilleland, SrVP
TrOpers: Thomas Stryker, VP
EmplBen: Timothy H. McFall, VP
Jacksonville Trust Service Office:
Hd,PersTr: Douglas W. Maxwell, SrVP
Tr&EstAdmin: James R. Tillman, Jr., VP
Nb: Alfred J. Smits, Jr., VP

FIRST GUARANTY BANK & TRUST CO.
P.O. Box 2578 32203
904/384-7541 Tr$21 Mil
Hd: John W. Donahoo, Jr., VP&TO
TrOpers: Mary Frances Parsons, AsstTO
TDP: Faye Theilen

FLORIDA NATIONAL BANK
214 Hogan St., Gen. Mail Center 32231
904/359-5300 Tr/o$948 Mil
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Hd: T. G. Thoburn, ExecVP,Tr&Inv
PersTrMgr: Lee M. Evans, SrVP
NoRegMgr: William B. Ellisor, SrVP
CenRegMgr: Gregory E. Miller, SrVP
SoRegMgr: George R. Macdonald, SrVP
CorpTr,EmplBen: F. Barry Robertson, III, SrVP
TrInv: John P. Willoughby, SrVP
TrOpers: Kenneth P. Smith, VP
TrFinPlng&AuditControl: Henry Johnson, Jr., VP

NCNB NATIONAL BANK
51 W. Forsyth St.
P.O. Box 40806 32203-0806
904/359-7080
(City Trust Office)
Phyllis F. Barwick, VP&TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
One Independent Square 32202
904/350-1775
(Branch of Miami)
LocMgr: Louie C. Casey, Jr., VP

SUN BANK/NORTH FLORIDA, N.A.
550 Water Street 32202
904/356-2869
Hd: Gilbert R. Fennell, Jr., VP&TO

Jupiter

COLONIAL TRUST COMPANY, N.A.
1061 East Indiantown Road
Reynolds Plaza, Suite 214 33458
305/744-1884 Tr$500 Mil
Hd: James E. Pangburn, Pres
Nb: Roger H. Strehlow, VP
TrAdm: Philip C. Barth, Jr., SrVP
Darell W. Bowen
Csh: C. F. Kessel
Cheryl A. Black, AsstCsh
TrOpers: Gary M. Porro, AsstVP
PersSvcs: Marylou O. Goforth, AsstVP

Key Biscayne

KEY BISCAYNE BANK & TRUST CO.
95 W. McIntyre St. 33149
305/361-9100 Tr$12.3 Mil
Hd: Daniel B. Mooney, VP&TO

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Lake Placid

FIRST NATIONAL BANK OF FLORIDA
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(Branch of Tampa)
Hd,Nb: W. Kerry Thompson, AsstVP&TO

Lake Wales

ATLANTIC NATIONAL BANK OF FLORIDA
149 E. Stuart Ave.
P.O. Box 3710 33853
813/676-2521
(Trust Branch of Jacksonville)
Hd: Robert A. Gordon, VP&TO
Louise Glisson, AsstTO

SUN FIRST NATIONAL BANK OF POLK COUNTY
Trust Banking Group
102 E. Central Ave.
P.O. Box 1200 33859-1200
813/676-3455
Hd: Samuel W. Hart, VP
PersTr: Effie S. Ritchie, TO

Lake Worth

SOUTHEAST BANK, NatAssn
Financial Planning & Trust Division
114 North J Street 33460
305/586-4613
(Branch of Miami)
LocMgr: Gary D. Santrock, VP

Lakeland

FLORIDA NATIONAL BANK
113 South Tennessee Ave. 33802
813/686-1136
(Branch of Jacksonville)
Mgr: Larry V. Moore, VP

PEOPLES BANK OF LAKELAND
P.O. Drawer K 33802
813/687-6680 Tr$133 Mil
Hd: Dennis E. Bradt, VP&TO
PersTr: Virgil C. Adams, TO
TrInv. Gary F. Richards

Largo

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
801 West Bay Drive
P.O. Box 1840 33540
813/585-8558
(Branch of Miami)
Reg&LocMgr: Richard C. Wiemer, VP

Leesburg

CITIZENS NATIONAL BANK
P.O. Box 47 32749
904/787-5111 Tr$22 Mil
Hd: Robert A. Voegele, VP&SrTO
TrOpers: Ann Tallman, TO

SUN BANK, N.A.
Trust Banking Group
900 N. 14th St.
P.O. Box 8 32748
904/326-4513
PersTr: William J. Binneveld, VP&TO

Longboat Key

FIRST NATIONAL BANK OF FLORIDA
440 Gulf of Mexico Drive 33548
813/383-8805
(Branch of Tampa)
Hd,Nb: Anthony H. Levering, SrVP&SrTO

NATIONAL TRUST COMPANY
595 Bay Isles Road 33548
813/957-1205
(Branch of Sarasota)
Joanne Bechtold, VP

FLORIDA (Cont'd)

Marco Island

FIRST NATIONAL BANK OF FLORIDA
P.O. Box 728 33937
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., VP&TO

Melbourne

FIRST NATIONAL BANK OF FLORIDA
Brevard County Office
1109 E. New Haven Ave.
P.O. Box 1450 32901
305/723-2511 Tr/o$64.7 Mil
(Branch of Tampa)
Hd: Christiane L. Webster, AsstVP
Nb: Betty J. Ledvina, PersSvcO

LANDMARK BANK OF BREVARD
1050 Cypress Ave. 32935
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(Branches in Indialantic, Melbourne Beach, Palm Bay & Satellite Beach)
Hd,PersTr,TrInv: Nancy J. McFarlane, TO
TrOpers: Sandra Dodd

SUN BANK, N.A.
Trust Banking Group
730 E. Strawbridge Ave. 32901
305/676-1155
Hd: Floyd E. Langley, VP&TO

Melbourne Beach

LANDMARK BANK OF BREVARD
321 Ocean Ave. 32951
305/725-6084
(Branch of Melbourne)
Hd: Nancy J. McFarlane, TO
TrOpers: Sandra Dodd

Miami

AMERIFIRST FLORIDA TRUST COMPANY
One S.E. Third Ave. 33131
305/577-6290
(Branches in Boca Raton & Clearwater)
Hd,PersTr: Richard G. Jackson, Pres
TrInv: JoAnn Fraina, VP
EmplBen: Gary L. Tortora, VP
Nb: Allen M. Wilson, VP
TrOpers: Karen B. Shupenko, TOpO

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800 Brickell Ave. 33131
305/374-6900
(Affiliate of The Bank of New York, New York, NY. Branch in Naples)
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Nb: C. Thomas Greene, VP

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Nb: Peter Gonzalez, VP&TO
Nb: Robert W. Downes, Jr., TBDO

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305/577-7258 Tr$265 Mil
(Branch in Miami Beach)
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PersTr: Frank Brigance, SrVP&TO
Inv: Richard Dorn, SrVP&TrInvO
CorpTr: David Buznego, VP&CTO
TrOpers: Angel Torres, AsstVP&TOpO
Nb: Alvin H. Brown, VP-TBO

COCONUT GROVE BANK
2701 S. Bayshore Dr. 33133
305/858-6666 Tr$84 Mil
Hd,PersTr,Nb: Robert S. Forbes, SrVP-Trust
TrInv,TrOpers: Rene Carrazana, VP&TO
TrOpers: Haydee Orozco, AsstTO

COMMERCIAL BANK & TRUST COMPANY
North Miami Office
12550 Biscayne Boulevard
P.O. Drawer 61000C 33161
305/756-3885
Hd: James C. Humphreys, VP&TO
Elizabeth Barlett, AsstVP&TO

FLORIDA NATIONAL BANK
169 East Flagler Street 33101
305/545-3227
(Branch of Jacksonville)
Mgr: David R. Couch, VP

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1700 Miami Center
100 Chopin Plaza 33131
305/350-7612
(Affiliate of Manufacturers Hanover Trust Co. of New York, NY; Representative Office in Boca Raton)
Hd: Joseph M. Santarella, Pres
TrInv: Judith Neiwirth, TrInvO

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Mktg: Ray E. Marchman, Jr.
PersTr: Paul T. Williams, VP
Robert P. Billingsley, VP
Thomas F. Hart, VP
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PersTr,TrOpers,CorpTr: Gladys K. Miller, TO
PersTr,EmplBen: Kenneth L. Lancaster, TOpO
PersTr: Romayne W. Lloyd, TO
PersTr,Tax: Anthony D. Link, TO
RetConslt: F. S. Taylor

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TrOpers: Linda Sneed, TO

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Hardwick Square, P.O. Box 1367 30722-1367
404/278-3030 Tr$6 Mil
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K. W. Gong, VP&AsstTO

Gainesville

THE CITIZENS BANK
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404/536-3404 Tr$12 Mil
Hd: Philip M. Rollings

FIRST NATIONAL BANK
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404/535-5562 Tr$145 Mil
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PersTr,CorpTr: J. D. Baumgardner, 1stVP&TO
TrInv,ComTrF: William Barber, AsstVP&TO
EmplBen: Alan Burns, AsstVP
TrOpers,Nb: Joyce Skinner, AsstVP

FIRST NATIONAL BANK OF ATLANTA-GAINESVILLE
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Hd: Allen Payne Long, CitySrVP&SrTO
TrAdm: Ann Parks, CityAsstVP

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COMMERCIAL BANK & TRUST CO.
P.O. Drawer C 30224
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Hd: L. H. Thompson, Jr., SrVP&TO
Richard M. Hunter, VP&TO
Rosa D. Stewart, AsstVP&TO

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
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Hd: Robin W. Nance, VP&TO

Jesup

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COMMERCIAL BANK & TRUST CO.
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404/884-3371
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Nb: William M. Pickard, VP&TO

Louisville

FIRST NATIONAL BANK
P.O. Box 467 30434
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Hd: William F. Easterlin, VP&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

BANK SOUTH, MACON
P.O. Box 29 31298
912/746-0511 Tr$50 Mil
Hd: Dave Jeffords

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, VP

TRUST COMPANY BANK OF MIDDLE GEORGIA, NatAssn
P.O. Box 4248 31208
912/741-2265 Tr$125 Mil
Hd: Robert W. Greene, SrVP&TO
PersTr: Mary D. Kearnes, FVP&TO
CorpTr: William R. Jones, TO
TrInv,ComTrF,EmplBen: Dora Jean McCardel, TO
TrOpers,TDP: Franklin S. Stokes, SrTOpO
Nb: Marion H. Liles, Jr., SrTO

Marietta

THE FIRST NATIONAL BANK OF COBB CO.
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EmplBen,Nb: William T. Hampton, AsstVP&TO

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 728 30655
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PersTr: Cynthia Castleberry, AsstTO
Charles T. Ruark, ExecVP&AsstTO

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MOULTRIE NATIONAL BANK
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912/985-1120 Tr$12 Mil
Hd: G. D. Moon, VP&TO

Pelham

FARMERS BANK OF PELHAM
P.O. Box 667 31779
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Wm. T. Hand, Csh,AsstTO&VP

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Estate&TrAdm: Robert W. Steinbruegge, VP
TrOpers: Mrs. Betty Ayers, AsstVP
Inv&EmplBen: Dale G. Smith

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TRUST COMPANY BANK OF NORTHWEST GEORGIA, N.A.
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404/291-4421 Tr$45 Mil
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TrOpers,Admin: Doris C. Earle, AsstVP&TO
TrAdmin: Claud H. Saunders, AsstVP&TO

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912/944-3460
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TrInv: William J. Lieberman, TrInvO
TrOpers: Donna Cantwell, AsstTO
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EmplBen: Linda Pollard
TrOpers: Carla Lee

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Toccoa

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(Branch of Brunswick)
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Marjorie O. Dales, AsstVP&AsstTO

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Lester D. Oshiro, TO

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Nb: Vernon L. Graham, SrVP
PersTr: Ray Dix, AsstVP
EmplBen: Carolyn Ornellas, VP
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TrInv,ComTrF: G. P. McAllister, VP
EmplBen: A. A. Nelson, SrTO
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TrOpers: Tom Avedovech, VP&TO
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Nb: Daniel S. Looney, AsstVP
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TrInv: Ruby Thomas, VP&Mgr
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Herb Wallace, VP&TO
EmplBen,TrOpers: Wynona Brackenbury, AsstVP&TO
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208/232-3831
(Branch of Boise)
Hd: Rex Wheeler, Mgr,RegTO

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EmplBen: Sherry Cowan, PenTO
TrOpers: Barbara Shaffer, TOpO

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TrInv,EmplBen: F. James Schlag, AsstTO

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EmplBen: David L. Dahm, TO
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Nb: Anabel C. Selby

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Bethany

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EmplBen: Raymond O. Wicklunder, Jr., VP
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STATE BANK AND TRUST
1523 8th St. 61244
309/755-0671 Tr$7 Mil
Hd: Ellen K. Curry

East Peoria

THE FIRST NATIONAL BANK IN EAST PEORIA
140 E. Washington St. 61611
309/698-4200 Tr$1.7 Mil
Hd: Gary E. Schmidt, Pres&TO
Mrs. Barbara J. Friend, AsstTO

East St. Louis

MIDAMERICA TRUST CO.
8740 State St. 62203
618/398-7878
Hd: Thomas C. Wanglin, Jr., ExecVP&CEO
PersTr: Cindy K. Cook, FinConslt
TrOpers: Beverly Conreaux
EmplBen: James A. DeGuire, VP&CPC,CLU
Lawrence Aberle, VP-EmplBen
TrInv: Clark G. Davis, SrVP-Inv
Edward J. Schaeffer, VP-Inv

Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 73 Tr$38 Mil
Hd: Richard B. Sommer, VP&TO

EDWARDSVILLE NATIONAL BANK & TRUST CO.
Main & St. Louis Sts. 62025
618/656-4316
Joann Mareing, TO
Dennis M. Terry, ExecVP

Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
217/342-2141 Tr$7 Mil
Hd: Robert L. Vanderkolk, VP&TO

THE FIRST NATIONAL BANK OF EFFINGHAM
200 North Third St., P.O. Box 507 62401
217/347-7744 Tr$5.5 Mil
Hd: Michael J. Cummins, TO

El Paso

WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers: Barbara Kelley, AsstCsh
Nb: Allen C. Drake, VP&AsstTO
Dean Hastings, AsstTO

Elburn

KANE COUNTY BANK & TRUST CO.
P.O. Box K 60119
312/365-6406 Tr$7.7 Mil
Hd: Bradley McManus, TO
PersTr: Dean Capes, Pres&TO
TrOpers: Janice Docherty, AsstTrAdm

Elgin

ELGIN NATIONAL BANK
24 E. Chicago St. 60120
312/742-8200 Tr$10 Mil
Hd: Glenn Ristine
TrOpers: Doris Ortmann

THE FIRST NATIONAL BANK OF ELGIN
6 Fountain Square Plaza 60120
312/697-1100 Tr$65 Mil
Hd,Nb: Richard O. Weisman, VP&TO
PersTr: Robert J. Sabin, TO
TrInv,ComTrF,EmplBen: George Platt, TrInvO
TrOpers: Shirley Bowers

Elmhurst

ELMHURST NATIONAL BANK
P.O. Box 26 60126
312/834-2100 Tr$165 Mil
Hd,Nb: Michael Welgat, SrVP&TO
PersTr: George T. Necas, VP&TO
CorpTr,TrOpers: Arnold E. Bruns, VP&TO
TrInv: Donald G. Adams, AsstVP&TO
EmplBen: Edward Vertovec, Jr., AsstVP&TO
LandTr: Vickie A. Attardo

YORK STATE BANK & TRUST CO.
P.O. Box 807 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO
TrOpers: Chrystal McGuin, AsstTO

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$1 Mil
Hd: Barbara D. Love, AsstVP&TO
TrOpers,TDP: Angela M. Santangelo, AsstTO

Emington

THE TAYLOR STATE BANK
60934
815/934-5454 Tr/o$1 Mil
Hd: Allan R. Payne

Evanston

FIRST ILLINOIS BANK OF EVANSTON, N.A.
800 Davis St. 60204
312/866-5510 Tr$200 Mil
Hd: Bruce N. Duff, SrVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: Roger C. Weissenberg, VP
TrOpers: John Stegink, OpersMgr

STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$350 Mil
Hd: Charles D. Barnarth, SrVP&TO
PersTr: C. David Howell, VP&TO
PersTr,EmplBen: Martin C. J. Miller, VP&TO
Nb: George O. Hinners, VP&TO
TrInv: William R. Pitzele, VP&TO
ComTrF: Wendy J. Hayes, VP&TO
Prob: Wayne H. Goble, Jr., VP&TO
TrOpers: Marilyn J. Gardt, TO

WASHINGTON NATIONAL TRUST COMPANY
State National Plaza, Ste. 820 60204
312/570-3855 Tr$37 Mil
Hd,CorpTr: W. C. Arntz, Pres&MgrDir
TrInv: James E. Dresmal, TO
EmplBen,Nb: J. L. Coryell, TO
TrOpers: Patricia B. Conzemius, TO

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$50 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Robert M. Honig, SrVP&TO
Franklin Sellers, AsstTO
Gregory Siss, AsstTO

HERITAGE/STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$30 Mil
Hd: Albert C. Baldermann, VP&TO
Pamela L. Bergman, AsstTO
Thomas Clifford, TOpO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$10 Mil
Hd,TrInv,Nb: J. W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: J. H. Munz, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$8 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: C. A. French, Pres&TO

Fairview Heights

MIDAMERICA TRUST CO.
10950 Lincoln Trail, Ste. 220 62208
618/398-7878
Hd: Thomas C. Wangelin, Jr., ExecVP&COO
PersTr: Cindy K. Cook, FinConslt
TrInv: Clark G. Davis, SrVP&TrInvO
Edward J. Schaeffer, VP-Inv
EmplBen: James A. DeGuire, VP&CPC,CLU
Lawrence Aberle, VP-EmplBen
TrOpers: Beverly Conreaux

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$5 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

PREMIER TRUST SERVICES INC.
110 W. Main St.
P.O. Box 660 61032
815/233-3620 Tr$113 Mil
Hd: Kenneth A. Urban, Pres
PersTr,CorpTr: Jill C. Resnick, AsstVP
TrInv,ComTrF: Gerald L. Peterson, AsstVP
EmplBen: Paul W. Lindvall, AsstVP
TrOpers,TDP: Louise F. Gorsch, AsstTO

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$50 Mil
Hd: Thomas R. Schulz, SrVP&TO
PersTr: Stephen R. Kroeger, TO
TrInv: Mark T. Frederick, TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

BANK OF GALESBURG
P.O. Box 790 61402
309/343-4141 Tr$5 Mil

FARMERS & MECHANICS BANK
21 East Main St. 61401
309/343-7141 Tr$16 Mil
Hd: Alfred Kolom, VP&TO
PersTr,TrOpers: Joan Peck, AsstTO
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$72 Mil
Hd,CorpTr,EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
TrOpers: Patricia Ronne, AsstTO
Farm: Raymond Kreig, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$19 Mil
Hd: Jack K. Austin, VP&TO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$35 Mil
Hd: Donald R. Hill, VP&TO
TrOpers: Donna Ondris, TO
LandTr: Sally J. Gossman, AsstTO
Inv: Gordon Bajema

STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$8 Mil
Hd: Gary L. Moline, VP&TO
TrOpers: Sheila Van Buskirk, AsstTO

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St.
P.O. Box 246 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Coleen Sonroeder, AdmAsst

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-4206 Tr/u$1 Mil
Hd: Robert D. Knapp, ExecVP&TO

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$5 Mil
Hd: Larry D. Thorpe, ExecVP&TO

Girard

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202 West Center St. 62640
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Hd: Larry J. Tucker

Glen Ellyn

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466 Main St. 60137
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Hd,PersTr: Richard F. Condon, TO
TrOpers: Yvonne Nelson, AsstTO

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GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$33 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, AsstVP&TO
LandTr: Alice Hansen, AsstTO
TrOpers,TDP: Karen Rounsfull

Granite City

CENTRAL BANK - GRANITE CITY
1909 Edison Ave. 62040
618/876-1212 Tr$22 Mil
Hd: R. J. Hildebrand, VP&TO
Dave Hopkins, AsstTO

FIRST GRANITE CITY NATIONAL BANK
20th & Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO
TrOpers: Laveeda Knobbe, AsstTO

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$1.7 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$3 Mil
Hd: Maurice Elder, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171 Tr/u$1 Mil
Hd: Robert A. Narmont

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3.5 Mil
Hd: Frank R. Joy, SrVP&TO

FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: W. Wayne Robertson, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Bob McNamara, TO
CorpTr,TrOpers,Nb: Jim Hanfland, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$1 Mil
Hd: P. R. Willey, Chm&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Road 60103
312/837-2700
John J. Hays, Jr., Pres

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr/u$1 Mil
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HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4800 N. Harlem Ave. 60656
312/867-6600 Tr$15 Mil
Hd: Berthold H. Schreiber, SrVP&TO
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Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$12 Mil
Hd: F. S. Cook, Jr., Chm&TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$10.5 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred Nielson, AsstTO

Hickory Hills

BANK OF HICKORY HILLS
7800 West 95th St. 60457
312/598-7400 Tr$7 Mil
Hd: Bridgette Scanlan
TrOpers: Pamela Grzwinski, TOpO

Highland

EAGLE BANK
1223 Broadway 62249
618/654-4511 Tr$20 Mil
Hd: Larry L. Essenpreis, SrVP&TO
Fred M. Schneider, TO
Richard J. Knebel, AsstTO

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$7 Mil
Hd: Mildred Weidner, TO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800
Hd: William L. Eifrig, SrVP
PersTr: Linda J. Nelson, TO
TrOpers: Carol Passalaqua

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ILLINOIS (Cont'd)

Hinsdale

LA GRANGE BANK & TRUST COMPANY
5 N. Lincoln 60521
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, SrVP&TO
Lee Seyfert, VP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: William J. Murphy, Pres&TO
Gerald P. Czuva, VP&AsstTO
TrOpers: Cynthia K. Tibstra, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/o$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstTO&TOpMgr

WELLINGTON STATE BANK
Routes 1 & 9
217/283-9723 60942
(Branch of Wellington)
Hd: W. Thomas Roberts, VP&AsstTO

Itasca

ITASCA BANK & TRUST
308 W. Irving Park Rd. 60143
312/773-0350 Tr$7.5 Mil
Hd: Jack E. Mensching, Pres
Jules V. Meyering, TO

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$41 Mil
Hd,TrInv,Nb: Charles D. Ransdell, VP
PerTr,CorpTr,TDP: Kristine Boes, AsstTO
TrInv,EmplBen,CorpTr,TrOpers: C. Matthew A. Smith, AsstVP&TO
Farm: Douglas J. Thompson, AsstVP&FM
Allan Worrell, FM

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$39 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO
TrInv: Richard R. Hudson, TO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$6 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, AsstTO
Mary Ann Wurtzberger, TO

LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$12 Mil
Hd: John P. Sternisha, VP&TO
William A. Reiss, Pres&TO
Carole S. Carter, AsstTO

FIRST MIDWEST BANK/JOLIET
(Formerly National Bank of Joliet)
121 N. Chicago St. 60431
815/723-0683 Tr$12 Mil
PersTr,LandTr: Judith M. Holmes, TO
PersTr: Ronald J. Erjavec, TO
EmplBen: H. Dale Hartman, TO
Robert E. Kuzma, TO
TrInv: Paul E. Gantzert, TO

FIRST MIDWEST BANK/JOLIET
(Formerly Union National Bank & Trust Co. of Joliet)
50 W. Jefferson 60431
815/727-5222 Tr$175 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
EmplBen: H. Dale Hartman, VP&TO
Robert D. Robinson, VP&TO
Robert E. Kuzma, TO
PersTr: John Kramer, AsstVP&TO
Ronald J. Erjavec, VP&TO
Corey Pepperman, AsstTO
PersTr,LandTr: Judith M. Holmes, TO
TrOpers: Aurie Mariani, AsstMgr

Jonesboro

FIRST NATIONAL BANK
Public Square 629'2
618/833-5613 Tr/o$2 Mil
Hd: Tirzah Tweedy

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3687 Tr$80 Mil
Hd: Mark F. Polzin, SrVP&SrTO
TrOpers: J. J. Mitchell, TOpO
PersTr: D. C. Mitchell, TO
TrInv,ComTrF: C. D. Lindokken, AsstVP&IO
EmplBen,CorpTr: Rob Reich, AsstTO
AgrMgr: G. A. Kendle, AsstVP

FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Ronald R. Cauley

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr Np
Hd: Peter J. Porter, SrVP&SrTO
PersTr: Patrick B. McCullough, TO
TrOpers: Steve Ortman, TO
Steven Wirth, AsstVP&FM
Billy Treece, SrFM
David Burbrink, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Michael O. Kern, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$1 Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$27 Mil
Hd,PersTr,CorpTr: Joachim J. Brown, Pres&TO
PersTr,TrOpers: Cynthia T. Sikora, TO

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14 S. La Grange Rd. 60525
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(Trust Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
H. Susan Jones, VP
David Giesen, AsstVP
James de Vou, AsstVP
Judith French, AsstVP
Judy Lane, IO
Patrice Grant, TO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Marjorie Utz, AsstTO
Charles D. Faletti, AsstTO

LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$4.4 Mil
Hd: E. J. Stuppy, TO
D. Lawler, AsstTO&VP

Lake Forest

FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100 Tr$250 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Donald Barnes, TOpO
TrTax: Richard Ferris, AsstVP&TO
EmplBen: Gerald Hoffman, TO
EstAdmin: John M. Hakes, VP
PersTr: Ronald Eich, AsstVP
Ronald Hoaglund, TO
Mary Ann Hartwick, TO
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161 Tr$5.5 Mil
Hd: Gary J. Irwin, TO

FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300 Tr$23.8 Mil
Hd: Thomas C. Cornwell, SrVP&TO
PersTr,EmplBen: Carol Brandt
LandTr: L. A. Ruppert
TrOpers,TDP: C. R. Peterson

Lawrenceville

LAWRENCEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 597 62439
618/943-3336
Hd: James Burns, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr$4 Mil
Hd: James M. Killian, ExecVP&TO
TrInv: Glenn Kemp, ChmBd
TrOpers: Anita Emberton, AsstTO

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: James H. Orr, VP&TO
James Walden, VP&TO

STATE BANK
508 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Litchfield

LITCHFIELD BANK & TRUST CO.
P.O. Box 386 62056
217/324-3935 Tr/o$6 Mil
Hd: Joann H. Anderson, TO
EmplBen: Arnold R. Birkenkamp, Pres&AsstTO
FmMgr: Frank Whitlock, AsstCsh&AsstVP

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-2013
Hd: Victoria D. Lobell, TO
Donna J. Wroblewski, AsstTO

Lombard

STATE BANK OF LOMBARD
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Frank P. Novel, Pres&TO
WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$15 Mil
Hd: Michael V. LoCicero, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&AsstTO

Lyons

BANK OF LYONS
8601 W. Ogeden Ave. 60534
312/447-5600
Hd: A. V. Loulousis, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg: Lyle L. Dake, VP&SrTO,CFC
PersTr,: Gary Reed, AsstTO
TrOpers: Alice Thorman, TO
Farm: C. C. Spencer, VP&FM
Nancy Dobey, AsstCsh
UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$19 Mil
Hd,PersTr,EmplBen,TrOpers: Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstVP&TO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: Joe Pruess, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: Eunice Wright, VP&TO

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Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO
FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr$1 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D. T. Macey
B. R. Calvert, AsstTO
D. R. Romines, AsstTO

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Michael Karnes, AsstTO
MIDAMERICA TRUST COMPANY
9 E. Main St. 62258
618/566-2131
Hd: Thomas C. Wangelin, Jr., ExecVP&COO
PersTr: Cindy K. Cook, FinConslt
TrInv: Clark G. Davis, SrVP-Inv
Edward J. Schaeffer, VP-Inv
Pens: James A. DeGuire, VP&CPC,CLU
Lawrence Aberle, VP-EmplBen
FinConslt: Robert Yoffie, TO
Opers: Beverly Conreaux, Supv

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$36 Mil
Hd: Malcolm F. O'Neill, VP&TO
CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Debbie Hilligoss, Sec
Farm: Steven L. Johns, FM
Brenda Hedricks, Sec
EmplBen: Karen Kolinski
FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$56 Mil
Hd: Clark W. Brogan, VP&SrTO
PersTr: Doris Klier, TO
TrInv: Robert D. Carr, AsstTO
EmplBen: Dan R. Cunningham, TO
TrOpers: Richard C. West, TO

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$7 Mil
Hd: Nancy K. Kelley, Pres&TO
LandTr: Margaret J. Brennan, AsstTO

Mazon

MAZON STATE BANK
North & Depot Sts. 60444
815/448-2102 Tr$2.0 Mil
Hd: Robert W. Breisch, TO
TrOpers: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$25 Mil
Hd: Robert B. Schneider, VP&TO
TrOpers: Eloise Benes, AsstTO
EmplBen: Gerald L. Helt, AsstTO

Melrose Park

MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$15 Mil
Hd: Barbara J. Karg, VP&TO
TrOpers,TDP: Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Robert Reitter, Pres
TrOpers: Mary Sterchi, AsstTO
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P.O. Box 190 61342
815/539-9346 Tr$8 Mil
Hd: R. W. Dempster, Pres&TO
Verona Whitmore, VP&TO
Dwight G. Heckert, ExecVP&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres
THE NATIONAL STATE BANK
401 Ferry St.
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ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
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Robert Hakes, AsstVP&TO

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TrInv: John H. McCraney, VP-TrInv
RE,Est: Terry Finley, VP-LgSvcs&Est
PersTr: Frank Budinscak, VP-TrAdmin
John D. Martin, VP-TrAdmin
TrOpers: Charles A. Peterson, AsstVP&MgrTrOpers
PersTrAdmin: Dorris Adams, AsstVP-TrAdmin
Carol Peterson, AsstVP-TrAdmin&Acct
Stephen Dembosky, AsstTrAdminO
J. Scott Raes, AsstTrAdminO

FIRST NATIONAL BANK OF MOLINE
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PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrOpers: L. D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO

Momence

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309/734-7981 Tr$15 Mil
Hd: Frederick H. Stanton, TO

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SECURITY BANK & TRUST CO.
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Hd: James P. Dawson, VP&TO

Mt. Morris

CITIZENS STATE BANK
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William A. Anderson, AsstTO

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Land Trusts
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TrAdmin: Paul M. Greene, TO

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FIRST BANK & TRUST CO.
P.O. Box 1149 62864
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Darla Wilks, AsstTO

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1301 Walnut St. 62966
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Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO
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618/687-1711 Tr$1.5 Mil
TrOpers: Linda L. Holmes, AsstTO

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503 N. Washington St. 60566
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Joseph J. Trahey, TO
TrOpers: Ann S. Boecker, TrAdmO
Elizabeth A. Sperry, TOpO

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P.O. Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

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NEW LENOX STATE BANK
110 West Maple Street 60451
815/485-7500 Tr$1.7 Mil
Jo Ann Gleason, TO
TrInv,Nb: Gary Orler

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FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Normal

FIRST NATIONAL BANK OF NORMAL
210 Broadway 61761
309/452-1171 Tr/$9.88 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

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NORTHBROOK TRUST & SAVINGS BANK
1200 Shermer Rd. 60062
312/272-2000 Tr$10 Mil
David Burner, VP&TO

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OAK BROOK BANK
2021 Spring Road 60521
312/654-1050 Tr$15 Mil
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Linda Matuszewski, TO
Glen Krietsch, AsstTO

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AVENUE BANK & TRUST CO. OF OAK PARK
104 N. Oak Park Ave. 60301
312/383-5400 Tr$85 Mil
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William E. Tierney, TO
Susan L. Stupar, TO
Gary R. Bennett, TrInvO

OAK PARK TRUST & SAVINGS BANK
Village Mall Plaza 60301
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TrInv,ComTrF: Frederick L. Hennings, VP
PersTr,Prob: Terry G. Beaudry, VP&TO
Robert R. Lopardo, VP&TO
Laura H. Olson, TO
EmplBen,CorpTr: Rosemary McGuire, AsstVP&TO
TrOpers: Mrs. Patricia C. Jepsen, AsstVP&TO
LandTr: Dennis J. Carrara, TO

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$20 Mil
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LandTr: Rac Matthieu, TO

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217/582-2175 Tr$1 Mil
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Carolyn J. Sadler, VP&TO

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FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Fred Newton, Jr., SrVP&TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$10 Mil
Hd: Lawrence J. Weber, Pres&TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41 & 66 Tr$15 Mil
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Antoinette C. Watson, AsstTO
Donald J. Harris, AsstVP&AsstTO

Palatine

FIRST BANK & TRUST CO. OF ILLINOIS
35 N. Brockway 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr: Gloria Richiardi, AsstTO
CorpTr: James A. Drysdale, AsstTO
TrOpers: Ann Tylman, AsstTO

PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr$25 Mil
Hd: Rosann DuPaso, TO

Palestine

FARMERS STATE BANK
62451
618/586-5201 Tr/u$1 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 South Harlem Ave. 60463
312/448-9100 Tr$1.8 Mil
Hd: Joseph Marzalek
TrDept: Jeffrey C. Scheiner, AsstTO
TrOpers: Toni Bauman, TrMgr

Paris

CITIZENS NATIONAL BANK
110 W. Court St. 61944
217/465-7641 Tr/o$25 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers: Joseph L. McDaniel, SrTO
TrOpers: Gayla McDaniel, AsstTO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

CITIZENS BANK & TRUST CO.
1 South Northwest Hwy. 60068
312/399-4100 Tr$145 Mil
Hd: Stephen M. Totton, VP&TO
PersTr: Jerry Anderton, AsstVP
TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Nina Hultman, TO
TrOpers: Catherine McCarthy, TO
Nb: John E. O'Loughlin, TO

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
LandTr,TrOpers,Nb: Tom Olen, AsstTO
Robert Chodill, AsstTO

Pecatonica

BANK OF PECATONICA
P.O. Box 430 61063
815/239-1131 Tr$1.3 Mil
Hd: Douglas Mitchell, TO
PersTr: Ida M. Dirksen, AsstTO

Pekin

FIRST NATIONAL BANK & TRUST CO.
111 N. 6th St. 61554
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, VP&TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$50 Mil
Hd,TrInv,EmplBen: F. Michael Schaefer, VP&TO
Prob,PersTr: James A. Ligon, TO
James W. Beamish, TrAdm

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$600 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
David H. Welch, VP
Prob: Howard P. Gallatin, VP
TrInv: Ted T. Dahl, VP
ComTrF,EmplBen,Nb: Ellen L. Dingledine, VP
TrOpers: Donald L. Shafer, AsstVP

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$206 Mil
Hd: Wayne W. Ayers, VP&SrTO
PersTr: Beth Howard, AsstVP
TrInv,ComTrF: August Gureno, SrTrInvO
EmplBen: Bernard R. Filzen, AsstVP

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$180 Mil
Hd: Dale L. Sielaff, SrVP&SrTO
PersTr: Richard E. Firebaugh, VP&TO
Prob: Betty L. Meyers, TO
TrInv: Stephen C. Johnson, VP&TrInvO
Taxes,Plng: Margaret A. Mistic, AsstVP&TO
EmplBen: Mary Ellen Muller, AsstTO
TrOpers: Alice M. Carr, OpMgr

SOUTH SIDE TRUST & SAVINGS BANK
2119 S. Adams St. 61602
309/676-0521 Tr$9.6 Mil
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Donna L. Miller, AsstTO

Peru

FIRST NATIONAL BANK IN PERU
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Richard Wendt, Pres&AsstTO

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FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
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P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Phillip H. Deverman, Pres&TO

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STATE BANK OF PIPER CITY
4 E. Peoria 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Bargmann, AsstTO

Pittsfield

FIRST NATIONAL BANK
P.O. Box 498 62363
217/285-2176, Ext. 33-34 Tr$8 Mil
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BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$15 Mil
Hd,Nb: Richard M. Winters, Pres&TO
Myron L. Otto, SrVP&TO
FM: H. Wayne Taylor, VP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Paul S. Miller, TO
TDP: Norma Weaver, AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$22 Mil
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Richard Hiatt, VP&TO
Marcia E. Cox, AsstTO
Farm: John Perring, SrVP&FM
Don Lambert, AsstFM
Randy Fransen, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$38 Mil
Hd: Randall T. Rimington, VP&TO
TrInv: Wanda Nelson, AsstTO
TrOpers: Beth Peacock

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$15 Mil
Hd: Perry E. Fishel, SrVP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
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ILLINOIS STATE BANK OF QUINCY
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217/228-6230 Tr$35 Mil
Frank R. McFarland, SrVP&TO
Audrey K. Viar, TO

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217/223-7300 Tr$80 Mil
Hd: Paul A. Zeeman, TO
Jeane W. Pearson, AsstTO
TrOpers: JoAnn Wilmott

STATE STREET BANK & TRUST CO.
801 State St. 62301
217/223-6480 Tr$15 Mil
Hd: Steve Akers, AsstVP

Rantoul

BANK OF RANTOUL
201 East Champaign
P.O. Box 67 61866
217/892-2143 Tr$4 Mil
Hd: Larry E. Harshbarger, Pres&TO
Ray Uken, AsstTO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd,TrOpers: Ann C. Calathas, TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666 Tr$8 Mil
Hd: Gregory P. Meador, VP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$10 Mil
Hd: Jim Rogers, AsstVP&ChTO
David Musgrave, Pres&TO
Donald Winterrowd, SrVP&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Highway 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tilton, VP&TO

Rock Falls

ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Alan Connelly

Rock Island

FIRST NATIONAL BANK
Second Ave. & 17th St. 61201
309/793-9321 Tr$100 Mil
Hd,TrInv,ComTrF: W. R. Hefter, SrVP&TrInvO
PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: A. B. Sheets, TO
TrOpers,PersTr: K. S. Speck, TO

THE ROCK ISLAND BANK
230 18th St.
P.O. Box 8 61204-0008
309/794-1120 Tr$50 Mil
Hd: Bryant Goodall
TrInv: John E. Miller, Pres

Rockford

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CorpTr,Tax: Lois Barton, AsstTO
TrInv: Robert J. Meuleman, SrVP
Admin: Jay R. Maddox, VP&TO
Admin&RE: Lillie L. Rude, TO
TrOpers: Shirley Faerber, TO

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1100 Broadway, P.O. Box 1628 61110
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TrInv,ComTrF: Richard L. Johannsen, VP&IO
EmplBen: Marcia L. Mueller, TO
TrOpers: Marion Matre, OpSupv

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401 E. State St. 61101
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TrInv: Robert D. Eversman, VP
EmplBen: Stephen McDonnell, VP
TrOpers: Thadeaus Dutkiewicz, TOpO

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PersTr: David R. Bond, VP&TO
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P.O. Box 464 61105
815/987-2110 Tr/o$110 Mil
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PersTr,CorpTr: Carolyn M. Allison, VP&TO
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ComTrF: Carol A. Burnell, TrInvO
EmplBen: Marianne Epps, TO
TrOpers: Pam Vehmeyer, TOpO
Nb: Vicky Richards
LandTr: Sue Kukla, TrAdm

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HARRIS BANK ROSELLE
106 East Irving Park Rd. 60172
312/980-2770 Tr/u$10 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, TO

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Robert G. Hoge, AsstTO
Arlene Brzana, AdmAsst
TrOpers: Karen Vodden
TDP: Shirley Self
LandTr: Valerie Bastien

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SALEM NATIONAL BANK
P.O. Box 10 62881
618/548-2200 Tr$8 Mil
Hd: Cheryl Beard, AsstTO

Schaumburg

FIRST BANK OF SCHAUMBURG
321 W. Golf Rd. 60196
312/882-4000
Hd: Thea Nelson, AsstVP&TO

WOODFIELD BANK
Higgins & Meacham Roads 60196
312/882-6404
Dawn S. Enenbach, TO

Shannon

FIRST STATE BANK
1 South Linn St. 61078
815/864-2111 Tr/u$1 Mil
Hd: Omar C. Wilhelms, TO
Allen Woessner, AsstTO
Rick Gaul, AsstTO

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 West Main, P.O. Box 519 62565
217/774-5515 Tr$10 Mil
Hd: Robert M. Pancoast, SrVP&TO
TDP: Cheryl L. Roley

SHELBY COUNTY STATE BANK
130 S. Morgan St.
P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Virginia Wheeler, VP&TO
Greg Miller, AsstTO

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BANK OF SILVIS
11th St. at 1st Ave. 61282
309/752-1222 Tr/u$1 Mil
Hd: George Vretis

Skokie

FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
312/673-2500 Tr/o$10 Mil
Hd: Richard M. Jung, VP&TrMgr
Florence Petella, AsstVP&TO
TrOpers: Sydney Lenit, TOpSupv

OLD ORCHARD BANK & TRUST CO.
P.O. Box 188 60077
312/679-2200
(Branch of 1st American Bank of Dundee)
Jane Nagel, AsstTO
Nb: I. A. Backstrom

SKOKIE TRUST & SAVINGS BANK
4400 Oakton St. 60076
312/674-4400 Tr/o$1 Mil
Hd: Gregory Beard
TrOpers: Lisa L. Kilbride

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
P.O. Box 187 60473
312/333-2600 Tr$32 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, VP&TO

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1825 S. 6th St. 62708
217/788-6400 Tr$11 Mil
Hd: Thomas M. Hafel, TO

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217/753-7530 Tr/o$200 Mil
Hd,EmplBen,Nb: Charles N. Hammond, VP&TO
PersTr: Willard Thompson, AsstVP&TO
TrInv,ComTrF: G. E. Gifford, TrInvO
CorpTr,TrOpers: Pat Cook, TOpO
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$225 Mil
Hd,CorpTr,PersTr: Marie Grabavoy Neal, TO
TrInv: Ronald J. Krueger, SrTrInvO
EmplBen,TrTx: Jennifer Johnson Rahn, TrAdm
TrOpers: Paul Miedema, TOpSupv

LAND OF LINCOLN BANK
1155 N. 9th St., P.O. Box 2328 62705
217/788-8000
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219/295-2000 Tr$200 Mil
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AcctAdmin: Robert A. McDonough, VP
TrInv: Lawrence E. Miles, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, VP
TrTaxes: Lee G. Nagle, AsstVP
MIDWEST COMMERCE BANKING COMPANY
Franklin at Second 46514
219/294-6621 Tr$300 Mil
Hd: James F. Searcy, SrVP&TO
PersTr: Leonard L. Whitfield, VP&TO
CorpTr: Craig Bush, VP&TO
TrInv: Tom N. Ertel, SrVP&Csh
EmplBen: Randall Sneller, VP&TO
TrOpers: Lee Stone, VP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228
Hd: C. Thomas Spencer, TO

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY
46036
317/552-9871
(Branch of Anderson)
Hd: David Abernathy, VP&TO
SECURITY BANK
P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Jack L. Gaddis, ExecVP&TO

Etna Green

THE ETNA BANK
P.O. Box 155 46524
219/858-2591
Hd,PersTr: Sanford Lindsey, TO

Evansville

CITIZENS NATIONAL BANK
Trust Dept. - Box 719 21P 47705
812/464-3215 Tr$320 Mil
Hd,PersTr. Michael A. Doris, VP&SrTO
CorpTr: Evelyn R. Lemond, TO
Nb: Anne W. Stallings, TO
TrInv,ComTrF: Bruce Meythaler, VP&TrInvO
EmplBen: Steve Appel, VP&TO
EstAdm: E. Gordon Maynard, TO
TrOpers: Richard Goebel, TOpO
PersTr: John O. Wells, TO
FmMgmt: A. Russell Wood, VP
NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$157 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
TrInv,ComTrF: James J. Marchino, TO
PersTr,CorpTr: Charles B. Michaels, TO
TrOpers,Taxes: David K. Boink, AsstCsh
OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$340 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv,ComTrF: William Kelley, VP&TrInvO
EmplBen: Mark Schauss, AsstVP&TO
Nb: Diane Floyd

Fairland

CENTRAL INDIANA BANK,NatAssn
P.O. Box 225 46126
317/835-2281 Tr/u$1 Mil
Hd: R. W. Barger, Pres&TO

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INDIANA (Cont'd)

Fairmount

CITIZENS STATE BANK
P.O. Box 85 46928
317/948-4220 Tr$1 Mil
Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF: Victor A. Selby, Pres

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$2.1 Mil
Hd: Robert McManaman, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 368 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST CO.
111 East Henry Street 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
219/967-4151 Tr$20.2 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911 Tr/u$1 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOpers: Randall Wallis, AsstVP&TO

Fort Wayne

ANTHONY WAYNE BANK
203 E. Berry St. 46802
219/423-3611 Tr$64 Mil
Hd: Ralph B. Elston, VP&TO
CorpTr,PersTr: Tudor O. Glassburn, VP&TO
TrOpers: Nancy Thompson
TDP: Mona Dennie

FORT WAYNE NATIONAL BANK
110 W. Berry St.
P.O. Box 110 46801
219/426-0555 Tr$625 Mil
Hd: Thomas E. Quirk, SrVP,TO&Mgr
PersTr: James W. Sines, SrVP&TO
CorpTr: Margaret Harden, VP&TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
Tax Dept: Wm. R. O'Dell, VP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/423-6733 Tr$650 Mil
Hd: Donald L. Felten, SrVP&SrTO
PersTr: Michael O. Gibson, VP
CorpTr,EmplBen: Dale J. Amborski, VP
EmplBen: Wayne Hall, AsstVP
Prob: William Gardner, VP
TrInv: Jerry J. Harms, VP
TrOpers: Ellen Gustin, AsstTO

SUMMIT BANK
P.O. Box 2345 46801-2345
219/461-8100 Tr$250 Mil
Hd: Richard C. Solaro, VP&SrTO
PersTr: Ronald B. Cassidente, TO
CorpTr: Roberta A. Jensen, AsstVP
Ardella V. Heare, AsstVP&TO
Gloria Meeks, AsstTO
Maureen Grinspelder, TO
Jill Gutreuter, AsstTO
TrInv: Kenneth Nesler, VP
EmplBen: Nadia Doichinov, TO
Nb: A. J. Eckert, VP
Neil A. Anderson, VP&SrTO
TrOpers: Joseph A. Byers, TO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr/u$3.9 Mil
Hd: Wendell H. Brown, VP&TO

Frankfort

CLINTON COUNTY BANK & TRUST CO.
P.O. Box 236 46041
317/659-3383 Tr$29 Mil
Hd: Tim Unger, VP&TO
Philip L. Birge, AsstVP&TO
TrOpers: Julia Werner, TOpO

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$25 Mil
Hd: Tom Rohrabaugh, SrVP&TO
Judson J. Costlow, TO

Franklin

FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$21.7 Mil
Hd: Roger McGinnis, AsstVP&TO

UNION BANK & TRUST CO.
34 W. Jefferson St. 46131
317/736-7191 Tr$8.8 Mil
Hd: Robert D. Heuchan, TO
Lucille C. Brown, AsstTO
Betty Meador, TrBkpr
Judy Cox, TrClk

French Lick

SPRINGS VALLEY BANK & TRUST CO.
P.O. Box 191 47432
812/936-9961 Tr$65 Mil
Hd: Jean Gird, VP&TO
Cort: Dave Rees, AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Pres&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabill, Pres&TO
TrOpers: Beatrice T. Cagley, AsstTO

Gary

BANK OF INDIANA,NatAssn
P.O. Box 330 46401
219/738-6179
(Trust Office in Merrillville)
Hd: D. H. Brubeck

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$166 Mil
Hd,TrInv: F. D. Michael, ExecVP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, VP&TO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F. V. Roman, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.
301 East Main St. 46933
317/662-3911
(Branch of Marion)
Dan Stephens, VP&AsstTO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$68 Mil
(Branches in Concord, Millersburg, New Paris and Wakarusa)
Hd,PersTr,CorpTr,EmplBen,Nb: Hal E. Clevinger, VP&SrTO
TrInv,ComTrF,EmplBen: L. Edward Knox, TO
PersTr,Agcy,Est,Adm: Beverly Connelly, TO
Lauretta Schrock, AdmAsst
TrOpers: Liz Morris

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$22 Mil
Hd: Jerry L. Williams, VP&TO
TrOpers: Beth Flint

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$5.8 Mil
Hd: Joe Ferguson, SrVP&TO
Doreen M. Braden, AsstVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$8 Mil
Hd: Raymond J. Bartnick, ExecVP,Csh&TO
PersTr: Joseph A. Smith, VP&AsstTO

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-4622 Tr$5.2 Mil
Hd: Karen Matlock, AsstTO
TrOpers: William O. Smith, TO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-015 Tr$18 Mil
Helen Parker, AsstTO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave.
P.O. Box NBG 46142
317/882-3537 Tr$30 Mil
Hd,PersTr,TrInv,CorpTr,Nb,EmplBen: Pat VanValer, VP&TO
TrOpers,Nb,EmplBen,TrInv,CorpTr: Marilyn Belcher, AsstTO

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Hammond

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5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Michael V. Riley, VP&SrTO
PersTr: Cletus F. Epple, VP&TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO

HOOSIER STATE BANK OF INDIANA
479 State St. 46320
219/931-1212 Tr$10.9 Mil
Hd,PersTr,CorpTr,Nb: Karl H. Seesser
PersTr,EmplBen: Theresa L. Soucy
TrInv,ComTrF,TDP: Gainer Bank
TrOpers: Kathleen A. Cross

MERCANTILE NATIONAL BANK OF INDIANA
5243 Hohman Ave. 46325
219/932-8220
Hd,PersTr: H. F. Smiddy, SrVP&TO
PersTr: Jerome M. Gardberg, VP&TO
TrInv: James A. Schuck, VP&TrInvO
EmplBen: Franklin J. Black, VP&TO
TrOpers: Claudia Antonietti, AsstGenMgr&TOpO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348
317/348-2350 Tr$6.8 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, TO
R. W. Renner, Chm&TO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Steve Krieger, VP&TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK OF WHITING
9701 Indianapolis Blvd. 46322
219/924-6400 Tr$75 Mil
(Branch in Crown Point)
Hd: Roy W. Kern, VP&SrTO
TrInv: Dennis Bielfeldt, 2ndVP

Hillsboro

BANK OF WESTERN INDIANA
Water & Market Sts.
P.O. Box 96 47949
317/798-3115
(Branch of Covington)
Hd: Paul O. Galloway, VP

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$1.8 Mil
Hd,PersTr,CorpTr: Allan Bauernfiend, VP&TO

Huntington

COMMUNITY STATE BANK
P.O. Drawer D 46750
219/356-3700 Tr$12 Mil
Hd: J. K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$13 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, SrVP&TO
Jolene Miles, AdmAsst
TrOpers: Ruth E. Toelle

★ Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$4.8 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
ASSET MANAGEMENT DIVISION
Leif E. Nulsen, SrVP&CIO
EQUITY MANAGEMENT
W. Francis Brezette, VP&IO
FIXED INCOME MANAGEMENT
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INVESTMENT RESEARCH & PRODUCT DEVELOPMENT
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Karen L. Chambers, AsstVP&TO
MARKETING & CLIENT RELATIONS
Phillip E. Chambers, AsstVP&TO
SECURITIES TRADING
Hugh E. Gibson, VP&IO
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TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, CFA,VP&IO
FINANCIAL & ESTATE PLANNING
Susan L. Jennings, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP
SUPPORT SERVICES DIVISION
Thomas A. Jenkins, VP&SrTO
CORPORATE TRUST
John H. Pease, VP&TO
TRUST OPERATIONS, SAFEKEEPING & TAX
Gregory L. Pawlowski, VP&TO
TRUST POLICY ADMINISTRATION
Carolyn C. Coukos, VP&TrCoun

FIRST BANK & TRUST CO.
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO
PersTr: Bruce D. Vandegrift, VP&TO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$6.8 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Andrew O'Donnell, AsstVP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, 1stVP&TO
EmplBen: J. O'Donnell, AsstVP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.7 Bil
Daniel I. Fleck, ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&TO
PersAcct,Adm&TrCoun: Mary Y. Marsh, VP&SrTrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, VP&SrTO
PropMgt: Edward L. West, VP
CorpTr: Robert J. Glidewell, VP&TO
Tax: Albert Slater, VP&TO
TrInv: Joseph Williamson, VP&SrIO
EmplBen,Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&SrTO
PersNb: Richard F. Stegemeier, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Terry L. Young, VP&SrTO
PersTr,CorpTr: J. Christopher White, AsstVP&TO
TrOpers: Marilyn Karnatz, AsstVP&TOpMgr

Jasonville

PEOPLES TRUST CO.
209 W. Main St.
P.O. Box 67 47438
812/665-2261
(Branch of Linton)
Hd: Wm. T. Hilderbrand, AsstVP&Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$36 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Thomas Krodel, AsstVP
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St.
P.O. Box 810 47546
812/482-1314 Tr$34 Mil
Hd: Karen L. Krodel, Esq., VP&TO

Jeffersonville

COMMERCE AMERICA BANKING COMPANY
CS 8 47130
812/284-7484 Tr$47 Mil
Hd,TrOpers,Nb: Gary L. Johnson, SrVP&TO
PersTr: Nell Mitchell, TO
CorpTr,TrInv,EmplBen: Ralph Barany, AsstVP&TO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1510 Tr$1.3 Mil
Hd: Linda Weber, AsstTO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
Hd: Tom Alberts, Pres
TrOpers: Barbara Miller

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395 Tr$9.5 Mil
(Branch of Covington)
Hd: Paul O. Galloway, VP

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Include Your Logo
See Page 235

INDIANA (Cont'd)

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$15 Mil
Hd: John P. O'Donnell, VP&TO
TrOpers: Bonnie Nicholas, TOpSupv

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr$227 Mil
Hd: Carl R. Van Zant, VP&TO
PersTr,CorpTr: Betty L. Boles, VP&TO
PersTr: James P. White, TO
Roselyn Lewis, TO
TrInv: John R. Harrington, Jr.
EmplBen: Donald A. Shewmaker
TrOpers: Mark Pearson, AsstTO

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$90 Mil
Hd: Joseph A. Bonner, SrVP&SrTO
TrOpers: Lois W. Baldwin, AsstVP&TOpO
TrInv: Kurt E. Wilson, VP-Inv
John K. Mandeville, FM
TrAdm: Lawrence A. Anthrop, AsstVP&TO
Douglas M. Wehrman, AsstTO

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$138 Mil
Hd: John K. Cherry, ExecVP&ActgDeptHd
PersTr,Est: Shirley M. Osterling, AsstVP&TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Tx: Joseph O. Gaafar, AsstTO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0467 Tr$95 Mil
Hd: A. Daniel Oderkirk, SrVP&SrTO
Farm: Carl E. Brown, VP&FM
TrAdmin: Janet Collins-Cutter, AsstVP&TO
Robert A. Mayhill, AsstVP&TO
TrOpers: Alberta Barker, TOpO
TrInv: James S. Backoff, SrVP&SrTO
EmplBen: Victoria Rubeck, EBA

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$5 Mil
Hd: Orea E. Mulholland TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr/o$40 Mil
Hd: Daniel L. Curry, SrVP&TO
PersTr,EmplBen,Nb: H. J. Kohne
TrOpers: E. L. Satkoski, AsstTO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362 0404 Tr/o$20 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Anne Klosowski
TrOpers: Paula Nowatzke

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$1.7 Mil
Hd: Susan Smith, VP&TO

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers: Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

CITIZENS BANK & TRUST CO.
202 E. Washington St. 46052
317/482-3300 Tr$5.9 Mil
Hd,PersTr,CorpTr,ComTrF,EmplBen,Nb: R. A. Duff, Pres
TrInv,TrOpers,TDP: Peter L. Moyer, VP

Leesburg

PEOPLES STATE BANK
46538
219/453-3181 Tr$2 Mil
Hd,PerTr,TrInv,TrOpers,Nb: Hal M. Stroh, TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
317/339-4646
Hd: Lloyd W. Faust, Pres

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr/o$2.3 Mil
(Branches in Bloomfield, Jasonville, Lyons & Switz City)
Hd,PersTr,ComTrF: Maryruth Kramer, Sec-Treas&TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$13.5 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$45 Mil
Hd: Russell Fry, VP&TO
Richard Arthur, VP
Suzanne Chilcott, TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$20 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

CITIZENS BANKING CO.
P.O. Box 98 47355
317/874-1531 Tr$2 Mil
Hd: H. James Barnett, Pres&TO
Jewell L. Cross, VP&AsstTO

GREENFORK TOWNSHIP STATE BANK
Rt. 2, Box 71 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

PEOPLES TRUST CO.
47443
812/659-3301
(Branch of Linton)
Jeanne Jerrers, Mgr

Madison

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, TO
Michael Hensley, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46953
317/668-8111 Tr$51 Mil
Hd,CorpTr,TrInv,Nb: Jack S. Kightlinger, VP&SrTO
PersTr,TrOpers,Prob,TDP: David J. Raabe, VP&TO
EmplBen,RE,Farm,Prob: R. A. Benjamin, Jr., VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$8 Mil
(Branches in Gas City & Upland)
Hd: Theodore C. Wright, SrTO

FIRST NATIONAL BANK
P.O. Box 68 46952
Tr$33 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr/o$8 Mil
Hd: James F. Rusie, TO

Merrillville

BANK OF INDIANA,NatAssn
1000 E. 80th Place
P.O. Box 10129 46411
219/738-6171
(Trust Office of Gary)
Hd: D. H. Brubeck, VP&TO
FPO: H. M. Tackett, AsstVP
TrOpers: J. Smith, AsstCsh

Michigan City

CITIZENS BANK OF MICHIGAN CITY, INDIANA
502 Franklin St. 46360
219/879-5471 Tr$61 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Bert A. Ross, VP&TO
TrOpers: Sheila Wildhart
EstTr,Nb: Connie Kmetz, AsstVP&TO
Diana Alinsky, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/874-9221 Tr$95 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, VP&SrTO
CorpTr,EmplBen,TrOpers: Duane G. Mertl, VP&TO
PersTr,EmplBen,Nb: David Forbes, TO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$3 Mil
Hd,PersTr,ComTr,Nb,EmplBen: Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Rose Ann Seymore

Milan

FIRST BANK & TRUST CO.
P.O. Box 127 47031
812/654-2871
(Branch of Batesville)
Norman Crum, AsstVP&TO

Mishawaka

1st SOURCE BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/259-3711 Tr$20 Mil
(Trust Office of 1st Source Bank, South Bend)
Hd: F. Peter Braasch, VP&TO

Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
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(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Gerald J. Delzell, TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$5.147 Mil
Hd: S. H. Richer, SrVP&TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
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812/838-6571 Tr$10 Mil
Hd: K. W. Goss
PersTr,EmplBen,TrOpers: Lucy Brown

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

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112 E. Third St. 47620
812/838-4333
Hd: Walter R. Brunton, Pres&CEO
Brenda J. Thompson, TO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$350 Mil
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO
TrInv: James O'Brien, VP&TrInvO
EmplBen: Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Callard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
RE: Monte Brown, TO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$60 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$225 Mil
Hd: James W. Hess, VP&SrTO
PersTr: Edward V. Huffman
CorpTr: John P. Mattson
TrInv,ComTrF: Thomas R. Wagley, VP&IO
EmplBen,Nb: Gary P. Bartlett, VP&TO
TrOpers: S. Joe DeHaven, VP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr/u$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

FIRST MIDWEST BANK AND TRUST
400 State St. 47150
812/945-2265 Tr$29 Mil
Hd: Barbara L. Harper, VP&TO
Rose M. Wathen, TO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$35 Mil
Rebecca C. Bone, VP&SrTO
PersTr: Shirley A. Totten, AsstTO
CorpTr: Donna Beck-Wimp
TrOpers: Cherie Bierman

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO
Sharon L. Gallien, AsstTO

SECURITY NATIONAL BANK
1338 Broad St. 47362
317/529-3130 Tr$12 Mil
Hd: Charles D. Stinard, Jr., VP&SrTO
Judy Smith, AsstTO

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF:
Mary Jane H. Cook, VP&TO
PersTr: Robert S. Bush, AsstTO
Jeffrey Knapp
EmplBen: R. Thomas Parker

WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr/o$5 Mil
Edward R. Schmidt, SrVP&GenCoun
Hd: Dan J. Padgett, VP&SrTO
John Logan, VP&Csh

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$3.5 Mil
(Branches at Koontz Lake and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK & TRUST CO.
P.O. Box 239 46962
219/982-2121 Tr$13 Mil
Hd: Robert E. Cheatham, VP&TO
Lindy Lybarger, SrVP&AsstVP

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/$1 Mil
Hd: A. William ZeBell, Pres
TrInv,ComTrF,TrOpers,Nb: Robert Lamaster AsstTO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 176 47037
812/689-4202 Tr$1 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$3 Mil
Hd: Judith K. Fahl, TO

Owensville

FIRST NATIONAL BANK
P.O. Box 68 47665
812/724-2055 Tr$1 Mil
Hd,CorpTr,TrInv: David K. Woods, Pres&SrTO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Emma Jean Jennings, Csh&TO

Oxford

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Hd: Harold Minton, SrVP&TO
TDP: Clyde Barnett, AsstVP

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$3 Mil
Hd: James R. Ayers, Pres&TO
Elke U. Baltimore, AsstVP&AsstTO

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$11 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway
P.O. Box 167 46970
317/473-5516
Hd: Howard N. Jackson, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$4 Mil
Hd: Marion R. Klipsch

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr/u$1 Mil
Hd: Albert J. Alley, VP&TO

Plainfield

FIRST AMERICAN NATIONAL BANK
P.O. Box 158 46168
317/839-8000 Tr/o$1 Mil
Hd: Hursel C. Disney, ChmBd&TO
PersTr,TrOpers,TrInv,Nb: Jane A. Hering, TO

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

Plymouth

FIRST SOURCE BANK OF MARSHALL COUNTY
315 N. Michigan St. 46563
219/936-4112 Tr$20 Mil
Hd: Robert Maple, VP&TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: Jim Ruge, Pres&TO

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: John J. Jaqua, Sr., Pres&TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$18 Mil
Hd: Jack R. Cole, Csh&TO
TrOpers: Richard L. Huffman, AsstTO

Poseyville

FARMERS BANK & TRUST CO.
P.O. Box 37 47633
812/874-2239
(Branch of Wadesville)
Hd: Paul C. Fletchall, Pres&TO
Phyllis A. Wright, AsstVP&TO
Dale S. Martin, VP&AsstTO

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Dorothy Parmenter, TO

Remington

FARMERS NATIONAL BANK
P.O. Box 5 47977
219/261-2137 Tr$14 Mil
Hd,CorpTr,TrInv,EmplBen: Charles E. Stanley, Pres&TO
PersTr,Nb: James H. Flickner, ExecVP&TO
TrOpers: Richard Brown, TO

Rensselaer

NORTHWEST NATIONAL BANK
P.O. Box 197 47978
219/866-7121
Hal D. [illegible], TO

STATE BANK OF RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$10 Mil
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Donald P. Steiner, VP&TO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr/o$1.7 Mil
Hd: Dennis J. Withem, TO

Richmond

THE FIRST NATIONAL BANK OF RICHMOND
7th & Promenade 47374
317/935-1111 Tr$35 Mil
Hd: R. J. Heindl, VP&SrTO
R. Sandvig, VP&TO
R. L. Mettert, AsstVP&TO
TrInv: D. H. Runyon, ExecVP

SECOND NATIONAL BANK
8th & Promenade 47374
317/983-2301 Tr$214 Mil
Hd: Herbert R. Lahmann, VP&SrTO
PersTr: Phillip R. Kidd, TO
CorpTr: Sandra K. Brown
TrInv,ComTrF: John R. Harrington, Jr, TrInvO
EmplBen: Carroll D. Lawson

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RISING SUN STATE BANK
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TrOpers: Andre Hornsby, AsstTO

Roachdale

TRI-COUNTY BANK & TRUST CO.
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Roanoke

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Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: Pat Atchley, TO

THE FIRST NATIONAL BANK
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219/223-3151 Tr$5 Mil
Hd: David E. Hastings, Pres
Robert D. Collins, AsstTO
Edward W. Bellows, AsstTO
Larry J. Carr, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
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Mrs. U. M. Black, AsstTO

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TrOpers: H. Arlene Huffman, AsstTO

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Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

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Steve D. Kendall, AsstTO

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Leonard L. Brown, AsstTO
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Sellersburg

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Hd: Michael R. Motsinger, TO
Doroma Barton, AsstTO

Seymour

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P.O. Box 1001 47274
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Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$16.5 Mil
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Shelbyville

FARMERS NATIONAL BANK
P.O. Box 790 46176
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1st SOURCE BANK
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TrInv,ComTrF: John S. Seidl, VP&SrTO
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NATIONAL BANK & TRUST CO.
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TrInv: John Vaughn, ExecVP&TO
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Liza Goerner, IO
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PersTr: Thomas J. Leland, AsstVP&TO
CorpTr,TrInv: Henry F. Schricker, Jr., VP&TO
EmplBen: Janet L. Dawson, VP&TO
TrOpers,TDP: L. E. Wagner, VP

WESTERN STATE BANK
P.O. Box 1108 46625
219/287-6600 Tr/u$1 Mil
Hd: Robert Marcuccilli, Pres
Michael Heminger, ExecVP

South Whitley

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
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219/723-5177
(Branch of Columbia City)
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Spencer

OWEN COUNTY STATE BANK
10 S. Montgomery St. 47460
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Sullivan

FARMERS STATE BANK
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K. P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN STATE BANK
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PersTr,TrOpers: Lorene B. Pigg, SrVP&TO

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TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
TrOpers: James R. Brown, TO

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317/436-2222
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Hd: Gretchen Cardwell, TO&Sec

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(Branch of Marion)
Dwight David, VP&BrMgr

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Cynthia J. Partlow, AsstTO

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VEVAY DEPOSIT BANK
P.O. Box 176 47043
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Hd: Ralph W. Tilley, VP

Vincennes

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TrOpers: Brenda J. Elliott, AsstTO

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TrInv: Walter Cary, VP&TO
TrOpers: Mrs. Faye Vincent, OffMgr
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PersTr: Geri Schuler
TrOpers: Rita Fedewa

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P.O. Box 588 46992
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Hd: Jerry M. Ault, Pres&TO

Wadesville

FARMERS BANK & TRUST CO.
47638
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(Branches in Poseyville and St. Philips)
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Phyllis A. Wright, AsstVP&TO
Dale S. Martin, VP&AsstTO

Wakarusa

SALEM BANK & TRUST CO.
P.O. Box 426 46573
219/862-2220 Tr$20 Mil
(Branch of Goshen)
Hd: Ross Sloat

Waldron

CENTRAL INDIANA BANK-WALDRON BRANCH
P.O. Box 7 46182
317/525-4237 Tr$1 Mil
Hd: Edward R. Haymond, Pres&TO
Vivian E. Haymond, VP&TO

Walkerton

AMERICAN STATE BANK
Koontz Lake
Rt. 5, Box 244A 46574
219/867-5601
(Branch of North Judson)
Betty Kalinke, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$50 Mil
Hd: John Elliott, SrVP&TO
CorpTr,TrOpers: Jean Rollings, TO
TrInv,ComTrF: Neil Donahoe

LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$22 Mil
Hd: Robert E. Gephart, VP&TO
TrOpers: Jeanine Knowles, AsstTO

Washington

CITIZENS BANK & TRUST CO.
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812/254-1760 Tr$1 Mil
Hd: Jay E. Myers, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: William E. Summers, SrVP&TO

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812/254-4630 Tr$3 Mil
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Gerald S. Wischer, Pres&TO

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P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Margaret Harris, AsstCsh&TO

Waterloo

CITIZENS STATE BANK
280 N. Wayne St. 46793
219/837-2561 Tr/u$1 Mil
Hd: Juanita Crowl

West College Corner

THE FARMERS STATE BANK
P.O. Box 405 45003
317/732-3111 Tr/u$1 Mil
Hd: Paul W. Liming, ExecVP

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Rudolph F. Kapitan, VP&TO

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St. 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

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122-124 W. Washington 47394
317/584-2501 Tr$3 Mil
Hd: Linda D. Brown, TO
EmplBen: Richard Peterson

Windfall

UNION STATE BANK
46076
317/595-3155
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
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219/279-2185 Tr/u$1 Mil
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PersTr,CorpTr,TrInv,ComTrF: Margaret M. Howard, VP,Csh&AsstTO

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Adel

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TrAdmin: Darrell Bauman, AsstVP&AsstTO
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Nb: Rex M. Anderson, TO

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50510
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THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr/u$1 Mil
Hd: William C. Fulcher, Pres

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Paul Hentges, Pres&TO

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$29 Mil
Hd: Daniel L. Krieger, Pres&TO
Steven J. McLaughlin, AsstVP&TO
JoAnn E. Lathrop, AsstTO

UNITED BANK & TRUST
P.O. Box 828 50010
515/232-8200 Tr$7 Mil
Hd: Barbara J. Atha

Ankeny

ANKENY STATE BANK
P.O. Box 100 50021
515/964-4293 Tr$6.6 Mil
Hd: Donald L. Davis, VChmBd&TO
EmplBen: Dale C. Froehlich, Pres

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$2 Mil
Hd: Walter Sterrett, Jr., Pres&TO

The Directory of Trust Institutions is included in a T&E subscription!

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292 Tr$15 Mil
(Branch of Ida Grove)
Thomas M. Wigley, VP&TO

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Hd: Andrea Van Beek

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1 Mil
Hd: R. D. Bolton, VP&TO

NORWEST ATLANTIC BANK N.A.
P.O. Box 190 50022
712/243-1140
Hd: W. G. Beatty, Pres&TO
Mary Jo Blunk, Csh&AsstTO
Ross H. Buffington, AsstCsh&AsstTO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
712/563-2644
Hd: F. James Boyd
TrOpers: Anna Elmquist

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Duane Gaudian, VP

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2133 Tr/u$1 Mil
Hd: Donald L. Yates, Pres

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, VP&AsstTO
Bradley W. Robinson, VP&AsstTO

Bettendorf

BETTENDORF BANK, N.A.
P.O. Box 1266 52722
319/359-1611

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$3 Mil
Hd: Cliff Martin, TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St., P.O. Box 428 50036
515/432-6200 Tr/u$3 Mil
Hd: Robert F. Scott, Pres

THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr$11 Mil
Hd: Mark Gustafson, ExecVP&TO
TrOpers: M. Taylor

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
122 East Washington St. 52540
Hd: Dean Edwards, Pres

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brunsville

FIRST STATE BANK
P.O. Box 78 51008
712/533-6441
Hd: Donald Kapfer, VP&TO

Buffalo Center

THE FARMERS TRUST & SAVINGS BANK
101 North Main 50424
515/562-2696
Hd: W. D. Ley

Burlington

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$17.5 Mil
Hd: Richard J. Pilcher, AsstTO

FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$85 Mil
Hd,PersTr,CorpTr,TrInv: Robert C. Matsch, SrVP&TO
EmplBen,TrOpers: Dennis G. Daedlow, TO
TrOpers: Marie Oliver, TO
TrInv: Virginia Rice
Kent Lewis, TO
Susan Brown, TO

HAWKEYE BANK & TRUST
222 N. Main St. 52601
319/752-4511 Tr$376 Mil
Hd,TrInv,ComTrF,Nb: Frank J. Delaney, III
PersTr: Dick Howard
CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Carol Sanders

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr/u$1 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

NORWEST BANK
P.O. Box 458 50613
319/266-1794 Tr/u$1 Mil
Hd: Dean R. Beneke, Pres&TO
Henry Dion, SrVP&TO
R. L. Jensen, VP&TO
Sue Luhring, AdmO&TO

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate
business to banks or
correspondent banks.

IOWA (Cont'd)

Cedar Rapids

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 4331 52407
319/364-9135 Tr$4 Mil
Hd: Robert DeMeulenaere, Pres&TO
Richard P. Pratt, SrVP&TO
Nb: D. Alfred Jones, TO

FIRST TRUST & SAVINGS BANK
1201 3rd St., SE 52401
319/364-1000 Tr$2 Mil
Hd: Gary Samek, VP&TO

GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO

MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/398-4211 Tr$270 Mil
Hd: Richard J. Ryan, SrVP
PresTr: John Houar, TO
CorpTr: Mrs. Elizabeth Brown, TrAdm
TrInv: James E. Fine, TO
TrOpers: Judith K. Everett, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 1887 52406
319/364-0191 Tr$150 Mil
Hd: Gary Ernst, SrVP&TO
PersTr: Donna Sorensen, TO
CorpTr: Peter Welch, TO
TrInv: Jon Augustine, AsstTO
EmplBen: Joseph Starcevic, TO
ComTrF: Diane Evans, TO
Nb: Vernon Gericke, VP&TO
TrOpers: Lila Helms, TO

UNITED STATE BANK
320 3rd St., S.E. 52404
319/366-8413 Tr$55 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: Albert J. Gardner, TO
PersTr,TrInv,Nb: Ruth Evans, AsstTO
TrOpers: Linda L. Larson, AsstTO

Centerville

HAWKEYE BANK & TRUST N.A.
P.O. Box 550 52544
515/437-4224 Tr/u$1 Mil
(Branch in Seymour)
Hd: R. F. Malmberg, Chm&TO

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$2.3 Mil
Hd: Jack Maletta, VP&TO

Central City

CITY STATE BANK
59 Fourth St. North 52214
319/438-6621 Tr/u$1 Mil
Hd: John M. Maurice

Chariton

HAWKEYE BANK & TRUST CO.
917 Braden St. 50049
515/774-2176 Tr$1.3 Mil
Hd: B. B. Cross, Pres

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$2.6 Mil
Hd: Larry Rolfstad, Pres

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

Charles City

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 516 50616
515/228-3461 Tr/u$1 Mil
Hd: Victor M. Meyer, Pres
PersTr: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$10 Mil
Hd: Larry J. Richards, VP&TO

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO

VALLEY BANK & TRUST
P.O. Box 966 51012
712/225-6117 Tr/u$1 Mil
Hd: Donald E. Harms, ExecVP&TO
PersTr,TrInv,TrOpers: J. A. Hiller, AsstVP&TO
Farm: Les Todd, Mgr

Churdan

FIRST STATE BANK
50050
712/685-3222 Tr/u$1 Mil
Hd: Joseph Hunt, TO

Clarence

COMMUNITY STATE BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 157 51632
712/542-5661 Tr$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G. W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 388 50525
515/532-2854 Tr$2 Mil
Hd: George L. Mechem, Pres&TO
Nb: Harlan Lemke, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$4.1 Mil
Hd: D. C. Dougherty, SrVP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$1 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$10 Mil
Hd: James L. Morrison, TO
Gene C. Biermann, VP

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$30 Mil
Hd: Bruce M. Dunlap, VP&TO
TrOpers: M. Sharon Alm, TOpO

Collins

EXCHANGE STATE BANK
50055
515/385-2304 Tr$.5 Mil
Hd: W. C. Hamilton, TO

Conrad

THE FIRST STATE BANK
P.O. Box X 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Correctionville

CORN BELT STATE BANK
P.O. Box N 51016
712/372-4421
Hd: Eugene Schulke

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2951 Tr$74 Mil
Hd: Gary R. Faust, VP&TO
PersTr,EmplBen: Joan Riddle, AsstTO
TrInv: Wesley D. Lacy
TrOpers: Richard C. Stoufer, VP&TO
Sara Adams, TrRep
FmMgmt,Nb: Gary Thien, FM
Michael Kenealy, FM
Joseph Trumm, FM

FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$18 Mil
Hd: Donald W. Daly, VP&TO
PersTr: Lois V. Reifschneider, TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Patrick M. Schaefer, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$2 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK
(See Brenton Banks Inc., Des Moines)
P.O. Box 513 50063
515/992-3755 Tr/u$1 Mil
Hd,Nb: Bruce Seymour, Pres&TO
Kenneth R. Heisler, SrVP&TO
Rex M. Anderson, TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 100 52805
319/326-4001 Tr$6 Mil
Hd: Dean Duben, Pres&TO
Perry B. Hansen, SrVP&TO
Nb: D. Alfred Jones, TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$285 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
R. C. Baustian, VP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
C. R. Cordt, TO
L. R. Kelly, AsstTO
N. D. Goldsmith, TOpO

FIRST BANK, DAVENPORT, IOWA
302 Brady, P.O. Box 940 52801
319/324-2111 Tr$30 Mil
Hd: Joseph A. Grubisich, VP&SrTO
TrOpers: Bonny Thompson, TO

NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52807
319/388-2654 Tr$35 Mil
PersTr,CorpTr: Paul Dresselhaus, TO
EmplBen,TrInv: Debra Morris, AsstTO
TrOpers,Nb,TDP: Margo A. Hancock, TO

Decorah

DECORAH STATE BANK
120 West Water St. 52101
319/382-2991 Tr$5.2 Mil
Hd,Nb: James Coplen, VP&TO
EmplBen,TrOpers: Bea Strinmoen, AsstTO

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$447 Mil
Hd: J. Michael Deege, SrVP&TO
PersTr: Candice Rathbun, AsstVP&TO
CorpTr: Jack Rogers, VP&TO
ComTrF,TrInv: Kip Wright, AsstVP&TO
EmplBen: Jim Greenfield, AsstVP&TO
TrOpers: Marilyn Carlson, VP

BRENTON BANKS INC.
(Holding Company)
Capital Square, Ste. 200
400 Locust, Ste. 200 50309
515/244-4088 Tr$217 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Eagle Grove, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry, Urbandale & Vinton)
Hd. of Trust Depts. for all Brenton Banks:
Thomas J. Flynn, VP&TO
Craig V. McGarry, AsstVP&TO
Rex M. Anderson, TO
D. Alfred Jones, TO
EmplBen: Al Garson, AsstVP&TO
TrOpers: Cheryl Cummins, TOpO

FIRST INTERSTATE BANK OF DES MOINES,NatAssn
Locust at 6th Ave. 50309
515/245-7030 Tr$276 Mil
Hd: Jack R. Schraiber, VP&SrTO
CorpTr,EmplBen: Jon F. Van Gillern, CTO
TrInv,ComTrF: Larry R. Cobb, SrTrInvO
TrOpers: Carol T. Stone, TOpO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Willis O. Cairo, SrTO

HAWKEYE CAPITAL BANK AND TRUST
(Subsidiary of Hawkeye BanCorporation)
E. 5th & Locust St. 50309
515/244-5111 Tr$76 Mil
Hd,PersTr,CorpTr,EstPlng,Nb: Gregory O'Hara, VP&SrTO
TrInv,ComTrF,EstPlng: Allan Somers, TO
PersTr,ComTrF,TrOpers: Nancy Crittenden, TO
EmplBen: Pat George Olesen, AsstTO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$650 Mil
Hd: James D. Kempkes, SrVP
PersTr: James D. Robinette, VP
EstAdmin: James W. Frost, VP
CorpTr: Lois M. Olsan, SrTO
ComTrF,EmplBen: Don S. Mears, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Richard W. Carey, VP

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr/o$177 Mil
Hd: Verne C. Bates, VP&SrTO
PersTr: Michael Hyzer, SrTO
PersTr: Susan P. Cramer, VP&TO
Jean Tannatt, TO
Sharon Grafft, TO
Dawn Sharp, TrAdmin
TrInv,CorpTr,ComTrF: Scott Konecny, TrInvO
Kathi Kruidenier, TrInvO
EmplBen,Nb: Charles Leibold, SrTO
Marla Gowdey, TO&EBAdm
TrOpers: Jill Hurst, TOpO

De Witt

DEWITT BANK & TRUST CO.
52742
319/659-3211 Tr$3 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dows

FARMERS STATE BANK
50071
515/852-4151
Hd: Eldon Walbaum, VP

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$140 Mil
HdRetail: Leu J. Meier, ExecVP&TO
HdFinSvcs: Robert J. Donovan, VP&TO
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Paul Jaeger, TO
TrOpers: Gloria Cahalan, TOpO
Nb: King Herr, TrConslt
PersTr: Steve Martin, AsstTO

DUBUQUE BANK & TRUST CO.
P.O. Box 778 52001
319/589-2130 Tr$27 Mil
Hd: Paul J. Peckosh, VP&TO
PersTr: Bruce Rehmke, AsstVP&TO
TrInv: Melvin Miller, IO
TrOpers: Rita McCarthy, TOpO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$84 Mil
Hd,CorpTr,Nb: Mark J. Willging, VP&TO
ComTrF,TrInv: John M. Hansen, VPInv
PersTr: Mark T. Middlebrook, TO
PersTr,EmplBen: Cheryl M. Christ, TrAdmO
PersTr: Eric Peck, TrAdm
TrOpers: Shirley A. Christensen, TOpSupv

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, ExecVP
Nb: R. L. Hansen, VP&AsstTO

Eagle Grove

BRENTON STATE BANK
(See Brenton Banks, Inc., Des Moines)
121 N. Commercial Ave.
P.O. Box 105 50533
515/448-5161 Tr$1 Mil
Hd,Nb: David A. Rouse, Pres&TO

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Jean Daggett, Csh&TO

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$1.4 Mil
Hd: Raymond L. Nance, VP

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$8.1 Mil
Hd: Richard A. Fahrenkrug, TO

Emmettsburg

BRENTON BANK OF PALO ALTO COUNTY
(See Brenton Banks, Inc., Des Moines)
11th & Broadway, P.O. Box 318 50536
712/852-4412 Tr$2 Mil
Hd,Nb: James H. Crane, Pres&TO
John M. Hand, ExecVP
Thomas J. Flynn, TO
Lois E. Jurries, AsstTO

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

Estherville

FIRST INTERSTATE BANK OF ESTHERVILLE
1 N. 6th St. 51334
712/362-3561 Tr$3 Mil
Hd: David W. Wood, ExecVP

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 502 50540
712/288-4421
Hd: Thomas M. Awtry, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515/582-4141 Tr$2.7 Mil
Hd: Judy Berry, AsstVP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

IOWA (Cont'd)

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$40 Mil
Hd: Alan Deines, VP&TO
Doug Larson, TO

FIRST INTERSTATE BANK OF FORT DODGE
723 First Ave. South 50501
515/576-1156 Tr$34 Mil
Hd: Gene C. Gutknecht
PersTr,Nb: Peter Wolters
TrOpers: Linda Fuller

NORWEST BANK DES MOINES, N.A.
Capital Management & Trust Div.
(Fort Dodge Office)
P.O. Box 658 50501
515/576-6811 Tr$30 Mil
Hd: Don Young, VP

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319/372-5164 Tr$11 Mil
Hd: Thomas H. Mohrfeld, VP&TO

IOWA STATE BANK
Ninth St. & Ave. G, P.O. Box 306 52627
319/372-1134 Tr/u$1 Mil
Hd: Richard Rump, SrVP&TO

LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319/372-2243
Hd: James R. Benbow, VP&TO

Fostoria

FARMERS SAVINGS BANK
P.O. Box A 51340
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

Gaiva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712/282-4439
Hd: David P. Claussen, Pres&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$2 Mil
Hd: R. H. Van Horn, Pres

Grand Junction

PEOPLES TRUST & SAVINGS
205 Main St. 50107
515/738-2314 Tr$1 Mil
Hd: R. G. Loof, Pres

Grinnell

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr/o$1 Mil
Hd: F. Addison Jones, Pres&TO

BRENTON NATIONAL BANK-POWESHIEK COUNTY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 149 50112
515/236-7575 Tr$9 Mil
Hd,Nb: Craig V. McGarry, TO
Douglas R. Hill, ExecVP&TO
Ruth A. Jones, AsstTO

Grundy Center

HAWKEYE BANK & TRUST
P.O. Box 175 50638
319/824-5226 Tr$1 Mil
Hd: L. C. Pike, Pres&TO

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431
Hd: Arnold Schultz, Chm,Pres&CEO
Sara Lee Yoder, VP

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
109 W. Main 52147
319/427-3255 Tr/u$1 Mil
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2291 Tr$5 Mil
Hd: James R. Gordon, VP&TO

Humboldt

HAWKEYE BANK & TRUST
P.O. Box 547 50548
515/332-1142 Tr$2.6 Mil
Hd: Larry D. Curran, SrVP&TO
TrOpers: Linda A. Law

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
PersTr,CorpTr,EmplBen: R. J. Pattee, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: W. Hettinger, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$10 Mil
(Branch in Arthur)
Hd: Thomas M. Wigley, VP&TO

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035
Hd: C. A. Handfelt, Pres&TO
James L. Walker, VP&AsstTO

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515/961-6241
Kim Tierney Keller, AsstTO
Peggy Wickett, AsstTO

WARREN COUNTY BRENTON BANK & TRUST
(See Brenton Banks, Inc., Des Moines)
P.O. Box 757 50125
515/961-5321 Tr$5 Mil
Hd: Eugene T. Smith, Pres&TO
Nb: Thomas J. Flynn, TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52240
319/351-7000 Tr$80 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Tara L. Stonehouse, TO
Theodore L. Kron, TO
Betty Lepic, TO
Stephen M. Kensinger, TrInvO

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/356-5933 Tr$28 Mil
Hd: David R. Lundquist, VP&TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
(See Brenton Banks, Inc., Des Moines)
200 W. State St. 50129
515/386-3141 Tr$11 Mil
Hd: Roger R. Rinderknecht, Pres&TO
Verna M. Ball, TO&TrInvO
Nb: Rex M. Anderson, TO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$10 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kanawha

FARMERS STATE BANK
50447
515/762-3222 Tr/u$1 Mil
Hd: James E. Mallen, Pres

Kellogg

KELLOGG-SULLY BANK & TRUST
P.O. Box 38 50135
515/526-8231 Tr/o$1 Mil
Hd,Nb: Chuck Fritz, Pres&TO
PersTr,TrInv,TrOpers,TDP: Sylvia Groom, TO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr$4.5 Mil
Hd: Ellen Nepote, VP
Nb: E. Johnstone, II, Pres
TDP: Kay Ziemke

STATE CENTRAL SAVINGS BANK
P.O. Box 847 52632
319/524-1021 Tr$17 Mil
Hd: Philip J. O'Hara, TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
102 S. Second St., P.O. Box 269 50138
515/828-8041 Tr$1.4 Mil
Hd: Dean Hicks, Pres&TrChm
John Kamerick, VP&TO
David J. Smith, VP&TO
Thomas J. Flynn, TO

IOWA STATE SAVINGS BANK
P.O. Box C 50138
515/828-8000
Hd: Ned K. Job, Pres
Katheryne Sims, TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231
Hd: Gus Kerndt, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496
Hd: L. R. Impecoven
J. M. Dominy

Laurens

LAURENS STATE BANK
102 South Third St. 50554
712/845-2627 Tr$7.5 Mil
Hd: Richard L. DeYoung, ExecVP&TO
Nancy Goedert, TrAsst

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811
Hd: Ronald R. Hansen, Csh&TO

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$1.5 Mil
Hd: Ward Kilgore, Pres

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO
TrOpers: Nancy Brestel

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)
TrOpers: Nancy Brestel

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2715
Hd: L. A. Kobernusz, Pres&TO

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.0 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
W. K. Wiewel, TO
Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK OF MAPLETON
402 Main St. 51034
712/882-1343 Tr$1 Mil
Hd: Neil R. Kirby, Pres

MAPLETON TRUST & SAVINGS BANK
P.O. Box 183 51034
712/882-1131 Tr$5 Mil
Hd: Ed Henkenius, 1stVP

Maquoketa

HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Patricia L. Burris, TO

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr$8 Mil
Hd: John W. Fagerland, Pres
PersTr,CorpTr,TrInv,ComTrF,Nb: Edward L. Tubbs, ChmBd
TrInv,TDP,EmplBen: Elaine Edwards, VP&AsstTO
TrOpers: Helen Hute, AsstVP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Carleton C. Van Dyke, Pres&TO
Stanley O. Nervig, VP&TO
Kenneth L. Ogren, AsstVP&TO

Marion

FARMERS STATE BANK
1240 8th Ave.
P.O. Box 569 52302
319/377-4891 Tr$8 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Hanna, Sec

Marshalltown

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$4.9 Mil
Hd: Wm. M. Tank, TO
TrOpers: Katie Willits

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 310 50158
515/754-5612 Tr$21 Mil
Hd,Nb: Craig V. McGarry, VP&TO

SECURITY SAVINGS BANK
P.O. Box 370 50158
515/754-5500 Tr$50 Mil
Hd: Michael W. Bloom, VP&TO
Farm: Michael Baltes, FM
TrAdmin: Karen Elder, AsstTO

Mason City

FIRST INTERSTATE BANK OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: J. M. Barnes, SrVP&TO
James W. Hackbart, AsstVP&TO

HAWKEYE BANK & TRUST
State & Delaware Sts. 50401
515/423-2457
Hd: Phyllis A. Rush

NORWEST BANK DES MOINES, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Koos, TO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: R. S. Steen, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John W. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 East Erie St., P.O. Box 410 51555
712/642-2781
Hd: Paul J. Kovar

Monticello

MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$27 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HAWKEYE BANK & TRUST
P.O. Box 709 52641
319/385-9054
Donald F. Carmody, Pres&TO

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$1.25 Mil
Hd: Robert L. Norris, Pres

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: J. A. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

IOWA (Cont'd)

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, VP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Robert P. Sollheim, SrVP&TO
TrOpers: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R. L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr/u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M. J. Welbourne, VP
Hazel L. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1.5 Mil
Hd: Dale F. Collings, VP,Csh&TO

New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Harlan A. Pose, Csh&TO

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: G. R. Cassabaum, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$2.3 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr,TrOpers: G. D. Hill, Pres&AsstTO
TrInv: C. Wabeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1166 50208
515/792-3444 Tr$88 Mil
Hd,TrInv,Nb: Keith J. Gredys, VP&TO
PersTr: Bernadine R. Howell, TO
Susan A. Wendel, TO
PersTr,CorpTr,EmplBen,TrOpers: David Goos, TOpO

Oakland

CITIZENS STATE BANK
P.O. Box [illegible]8 51560
712/482-6431 Tr/o$1 Mil
Hd: Ellen E. Bentley, AsstCsh&TO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, TO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$14 Mil
Hd: David Helscher, VP&TO
TrOpers: Kathleen Sharff

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$3.9 Mil
Hd: Cheryl A. Bonjour, VP

Osceola

CLARKE COUNTY STATE BANK
P.O. Box 487 50213
515/342-6581 Tr/u$1 Mil
Hd: Jane Houston, Csh&TO
Earl Curtis, Pres&TO

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, VP&SrTO

MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$1 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

NORWEST BANK OTTUMWA, N.A.
231 W. Second St.
P.O. Box 220 52501
515/682-8125
Hd: Susan J. Brown

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$3.791 Mil
Hd: Gary K. Johnson, TO

UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$74.5 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Alan M. Charlson, TO

Oxford

FIRST TRUST & SAVINGS BANK
P.O. Box F 52322
319/628-4755 Tr/u$1 Mil
Hd: J. M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414
Hd: Charles V. Perry, ExecVP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: David C. Emmert, ExecVP

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, SrVP&TO
Rex M. Anderson, TO

PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr/o$7.5 Mil
Hd: James R. Haas, SrVP&TO
EmplBen: John M. Shanda

Pierson

FARMERS SAVINGS BANK
51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

Pocahontas

THE COMMERCIAL STATE BANK
P.O. Box 100 50574
712/335-3322
Hd: Rodney B. Amlie, Pres

POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: James P. Lage, Pres&TO

POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u$1 Mil
Hd: R. E. Taylor, Pres

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Princeton

FARMERS SAVINGS BANK
328 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chrn

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, Pres

Remsen

FARMERS SAVINGS BANK
P.O. Box 569 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO

Rockwell City

UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK
P.O. Box 101 50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Pres&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK
P.O. Box 436 50583
712/662-4721 Tr/u$1 Mil
Hd: George H. Pingrey, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 219 50472
515/736-4501 Tr$1 Mil
(Branch in Stacyville)
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
P.O. Box 69 51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Far[illegible] Rodney Plagman, VP,FM&TO

Seymour

HAWKEYE BANK & TRUST N.A.
215 N. 5th 52590
515/898-2296
(Branch of Centerville)
Linda Miller, AsstTO

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
116 South Blossom St. 51601
712/246-2205 Tr$3 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer, TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: David D. Vaselaar, ExecVP&TO

Sidney

FREMONT COUNTY SAVINGS BANK
51652
712/374-2622 Tr/u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
Jack Scherrman, VP&TO
TrInv: Ed Den Beste, TO
TrOpers: Glenda Moriarty, Mgr

NORWEST BANK SIOUX CITY, N.A.
P.O. Box 808 51102
712/252-4141
Hd: Charles Habhab, TO

SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr$217 Mil
Hd: Delaine C. Peterson, SrVP
PersTr,EstAdmin: Kent C. Handel
CorpTr,EmplBen: Michael Shade
TrOpers: Jeanette Wendt, TOpO
TrInv,ComTrF: Ann Earley
Nb: L. C. Jensen, VP&TO

TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr/o$63 Mil
Hd,CorpTr,Nb: Russell Curtis, VP&MngTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, TO
TrInv,EmplBen: David Margheim, AsstVP&TO
TrOpers: Kathryn DeSmet, TOpO
FmMgmt: Gary L. Walters, FM

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 4028 51301
712/262-3340 Tr$4 Mil
Hd: Jack Easter, CEO
Dianna "Fred" Sopeland, TO

HAWKEYE BANK & TRUST
P.O. Box 4068 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Rita Hoffman, AsstTO

UNITED CENTRAL BANK OF SPENCER,NatAssn
P.O. Box 6128 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

Stacyville

ST. ANSGAR STATE BANK
50476
515/737-2320
(Branch of St. Ansgar)

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$40 Mil
Hd: Larry E. Dugan, TO

THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 549 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: E. L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
50248
515/733-4396 Tr$3 Mil
Hd: Donald A. Hoy

STORY COUNTY BANK & TRUST
50248
515/733-4322 Tr/u$1.3 Mil
Hd: Michael W. Bloom, VP&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$1.9 Mil
Hd: Robert Arthaud, Pres
Dale J. Lehmkuhl, VP&TO
Glenn H. Wiebke, VP&TO
Lynn Howard, TO&CFP

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: F. Eugene Robison, Pres&TO
Daryl Hynek, ExecVP&AsstTO
Philip Reed, Csh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken
Neal E. Boyken

IOWA (Cont'd)

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbana

URBANA SAVINGS BANK
52345
319/443-2562
Hd: John A. Suchomel, Pres&TO

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr/u$1 Mil
Hd: David Nagel, Pres&TO
Marc S. Johnson, VP&TO
Thomas J. Flynn, TO
Al Garson, TO
Patsy L. Schoen, AsstTO

Victor

VICTOR STATE BANK
P.O. Box K 52347
319/647-2331 Tr/u$1 Mil
Hd: R. V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Michael A. Cruzen, Pres
Jeff Hagen, AsstVP&TO
Nb: D. Alfred Jones, TO

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$12 Mil
Hd: John W. Ketchen, VP&TO
Cindy Lynch, TrAdm

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WALCOTT TRUST & SAVINGS
52773
319/284-6202
Hd: Ken H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, TO

Wall Lake

WALL LAKE SAVINGS BANK
202 Main St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: Dale J. Torpey, CEO&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$106 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Curtis Kyhl, VP

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$100 Mil
Hd: Dick Schmit, VP&TO
Henry E. Edsill, AsstVP&TO
Eric Gardner, TO
Bob Pedersen, IO

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, TO
ComTrF,EmplBen: Dennis Egel, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$4.9 Mil
Hd: Marla Budde, TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr/o$5 Mil
Hd: Paul A. Meyers, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$6 Mil
Hd: L. Richard Anderson

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$2 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres
EmplBen: Roger Borup, ExecVP

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Charles N. Gross, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: R. T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$3.1 Mil
Hd: Bruce Crandall, Pres

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-1247
Hd: William Watters, SrVP&TO

Wilton

WILTON SAVINGS BANK
P.O. Box 799 52778
319/732-2077 Tr$8 Mil
Hd: Jean S. Smith, TO

Winfield

PEOPLES STATE BANK
102 South Locust 52659
Tr/u$1 Mil
Hd: Michael Garris

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$15 Mil
Hd: D. A. Bolton, Pres&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr$1 Mil
Hd: Harlan R. Jacobson
Geraldine F. Lousen, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.
Fourth & Spruce 67410
913/263-2210 Tr$5 Mil
Hd: Chuck Lyman, VP&TO
TrOpers: Barbara Emig, AsstTO

Albert

THE FARMERS BANK & TRUST
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Thomas L. Pruitt, VP&AsstTO
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TrOpers: Tami Peters
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PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk
Scott Foster

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Hd: Lanny Kimbrough, Pres

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CorpTr,EmplBen: John W. Knox, CTO
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Hd: James R. Kevil, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545
Eugene W. Butters, Pres&AsstTO
Kenneth E. Cox, ExecVP,Csh&Com
Hd: Sarah G. Smith, VP&TO
Danny H. Patton, SO&AsstTO

Richmond

MADISON NATIONAL BANK
P.O. Box 8 40475
606/623-2747 Tr$5 Mil
James H. Howard, Pres
William C. Parks, VP&TO

STATE BANK & TRUST CO.
P.O. Box 38 40475
606/623-2884 Tr$14.8 Mil
Hd,CorpTr,Nb: H. Thomas Tudor, SrVP&TO

Shelbyville

BANK OF SHELBYVILLE
P.O. Box 187 40065
502/633-4856
Hd: Mary Ann Perry, ExecVP
Fred Catlett, AsstTO

CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Katherine Cleveland, TO

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr/o$5 Mil
Hd: J. H. DeBerry, VP&TO
Sharon Wilson, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr$1 Mil
Garland Certain, Pres&TO
Ruth Conway, AsstTO

Versailles

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$19 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1 Mil
Hd: Jerome A. Griessmann, ExecVP&TO

Winchester

CLARK COUNTY BANK, INC.
24 West Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TrOpers: Carol Sheffield, AsstTO
TDP: Deborah T. Jones

PEOPLES COMMERCIAL BANK
Maple & Broadway 40391
606/744-3521
Hd: Joe F. Reed, SrVP&TO
Sue L. Reed, AsstTO

THE WINCHESTER BANK
P.O. Box 216 40391
606/744-1161 Tr$17 Mil
Hd: C. B. Pember, Pres&TO
Imogene E. Casteel, AsstTO
James N. Pember, AsstTO

LOUISIANA

Alexandria

GUARANTY BANK & TRUST CO.
P.O. Drawer 351 71301
318/487-2209 Tr$40 Mil
Hd,TrInv,Nb: J. Boyce Talbert, III, VP&SrTO
PersTr,CorpTr,EmplBen: Valerie E. Abeln, AsstVP&TO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71301
318/487-2446 Tr$45 Mil
Hd: Edward L. Crump, Jr., VP&TO
TrOpers: Della Matthews, TO

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71301
318/445-4531
Hd: Henry E. Blake, VP&TO

★ Baton Rouge

AMERICAN BANK & TRUST CO.
P.O. Box 591 70821
504/346-6327 Tr$108 Mil
Hd,TrInv,Nb: Herbert R. Hassell, SrVP&TO
CorpTr: J. Michael Brouillette, VP&TO
TrInv: Joseph R. Lynn, III
EmplBen: Gregory R. Martini, VP&TO
TrOpers: Dean Mailhes, TOpO
Nb: George E. Daigre, TBDO

CAPITAL BANK & TRUST CO.
P.O. Box 2710 70821
504/924-9210 Tr$31 Mil
Hd: Richard W. Petrie, Jr., VP&TO
PersTr,CorpTr: Carma Doyle, TO
TrInv,EmplBen: Brendan B. Brosnan, TO
TrOpers: Cathy L. Dobbins, TOpO
TrBusDev: Bryan P. Fay, TBDO

CITY NATIONAL BANK
445 North Boulevard
P.O. Drawer 1231 70821
504/387-2151 Tr$47.5 Mil
Hd: John S. Hancock, Jr., VP&SrTO
PersTr: Henry Swedlaw, TO
TrInv: Robert D. Marsh, TrInvO
TrOpers: Joanne Broughton, TOpO
Nb: Richard T. Hill

FIDELITY NATIONAL BANK
P.O. Drawer 3597 70821
504/381-2129 Tr$136 Mil
Hd: Paul E. Hicks, SrVP&TO
PersTr: Charlotte K. Ray, VP&TO
CorpTr: Evelyn G. Dean, AsstVP&TO
TrInv: L. Brent Moseley, VP&TrInvO
EmplBen: John D. Temple, VP&TO
TrOpers: Mary C. Dobrowolski, VP&TO
Nb: H. Arnold Wethey, VP&TO

LOUISIANA NATIONAL BANK
P.O. Box 1511 70821
504/389-4251 Tr$1.463 Bil
Hd: J. Luther Jordan, Jr., SrVP&SrTO
ComTrF,PersTr: T. Warren Ogden, SrVP&TO
CorpTr: John S. Adkins, VP&TO
ComTrF,TrInv: Donald E. Allred, VP&TO
EmplBen: J. Erroll Gautreau, VP&TO
TrOpers: R. R. Riche, VP&TOpO
Nb: Glenn B. Coats, SrVP

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bossier

BOSSIER BANK & TRUST CO.
P.O. Box 5667 71111
318/742-3000 Tr$30 Mil
Hd: R. Keith Jones, TO
Charles Rascoe, AsstTO

Bunkie

AVOYELLES TRUST & SAVINGS BANK
P.O. Box 530 71322
318/346-6604
Hd: W. C. Earnest, Jr., ChmBd
Nelson M. Lee, Pres&TO

BUNKIE BANK & TRUST
122 West Church St. 71322
318/346-2668 Tr/u$1 Mil
Hd: Gaynor L. Gardiner
Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
P.O. Box 1749 71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Eunice

ST. LANDRY BANK AND TRUST COMPANY
Eunice Office
101 N. 2nd St. 70535
(Branch of Opelousas)
Hd: R. S. Tomlinson, Pres&ChmBd
A. R. Dossmann, Jr., SrVP&Mgr
Ruth Ellen Duplechin, VP&AsstMgr
Charles A. Richard, Jr., VP&AsstMgr
Dean Zerbe, VP&AsstMgr

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Paul Melton, Chm&Pres
ST. MARY BANK & TRUST CO.
P.O. Box 587 70538
318/828-0560
Hd: Tom Lee Horne, Jr., TO

Franklinton

WASHINGTON BANK & TRUST CO.
P.O. Drawer L 70438
504/839-9821 Tr$2 Mil
Hd: Roy Richard, Pres
W. C. Byrd, ExecVP

Hammond

CITIZENS NATIONAL BANK
201 N.W. Railroad Ave.
P.O. Box 2188 70404
504/345-3545
Hd: Jack W. Gautier, ExecVP-Inv

Harahan

FIRST NATIONAL BANK OF JEFFERSON PARISH
5400 Mounes St. 70183
504/734-0785 Tr$19.5 Mil
Hd: William W. Laurendine, III, VP&TO
PersTr: Joyce Smith
CorpTr: Dorothy Clyne
TrOpers: Leslie Santalucito

Haynesville

THE PLANTERS BANK & TRUST CO.
P.O. Box 151 71038
318/624-1515
Hd: Larry Jordan, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$66 Mil
Hd,TrInv: Peter Lemann, SrVP
PersTr,CorpTr: James M. Leeper, VP&TO
PersTr,CorpTr,Mktg,Nb: Linda E. Kern, AsstVP
TrOpers: Mary Matherne, VP
Nb: F. Dixon Lewis, IO
TERREBONNE BANK & TRUST CO.
P.O. Box 5036 70361
504/876-7800 Tr$70 Mil
Hd: C. Mark Duthu
PersTr: Patty B. Babin
CorpTr: Joan Blanchard
EmplBen: Jules Ellender
TrOpers: Linda Brashier
Nb: Ellen A. Fakier

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$1.5 Mil
Hd: F. A. Gallaugher, Pres
PersTr,CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
P.O. Box 68 71343
318/339-8571
Hd: R. B. Riley, Pres

Lafayette

AMERICAN BANK & TRUST CO.
P.O. Box 3608 70502
318/233-4150 Tr$16.878 Mil
Hd: Eugene P. Cella, SrVP&TO
TrOpers: Vicki Rainbolt
TDP: Renel Landry
FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/232-1211 Tr/o$21.7 Mil
Hd,Nb: John C. Wagnon, SrVP&TO
TrOpers,TDP: Jerry W. Reynolds, VP&TO
GUARANTY BANK & TRUST CO.
P.O. Box 3248 70502
318/233-3411 Tr$577 Mil
Hd,PersTr,TrInv: Richard C. Byrd, VP&TO
PersTrAdm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero
HUB CITY BANK & TRUST
213 West Vermillion St. 70502
318/237-2265 Tr/u$1 Mil
Hd: Russell Richard, Cont&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 3403 70602
318/494-3319 Tr/o$25 Mil
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CorpTr: Ronald P. Roan, AsstVP&TO
TrInv: James Rickenbacker, TrInvO
EmplBen: Samuel V. Wilkinson, AsstTO
Nb: Frederick M. Lee, VP&TO
FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$32 Mil
Hd: Mark A. Lungaro, VP&TO
Charles B. Verrette, AsstVP&AsstTO
GULF NATIONAL BANK
P.O. Box 1527 70602
318/436-0531 Tr$24 Mil
Hd: Charles S. Ware, VP&TO
Bel E. Taylor, AsstTO
LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/433-2265 Tr/o$45 Mil
Hd: Andrew J. Betz, SrVP&TO
TrOpers: Julie Fewell, AsstTO

Lake Providence

BANK OF DIXIE
P.O. Box 31 71254
Hd: Sarah Overby, TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71446
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, Jr., VP

Lutcher

ST. JAMES BANK & TRUST CO.
P.O. Box 400 70071
504/869-5326
Hd: Robert Zeringue

Mansfield

MANSFIELD BANK & TRUST
P.O. Box 232 71052
318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Metairie

JEFFERSON GUARANTY BANK
P.O. Box 8527 70011
504/838-4571 Tr$210 Mil
Hd: John T. Trotter, SrVP&TO
PersTr: Debora Tremont
CorpTr: Nicholas J. Compagno, Jr.
EmplBen: Beverly B. Haslauer
TrOpers: Harold F. Keneker, Jr.
TDP: Carin R. Sunseri

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
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TrOpers: Martha H. Alexander, TO
PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

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318/362-8250 Tr$3 Mil
Hd: William W. Keith
CENTRAL BANK
P.O. Box 4928 71211
318/362-8544 Tr$100 Mil
Hd: Charles A. Hadden, SrVP&TO
PersTr: Walter E. Busby, VP&TO
EmplBen: Albert M. Crawford, VP&TO
TrOpers: Diana Fontana, TOpO
FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Hd,TrInv,EmplBen,TrOpers: Shady Wall, Chm&CEO
PersTr,CorpTr,ComTrF,Nb: Chuck Dobrinink
THE OUACHITA NATIONAL BANK
P.O. Drawer 1412 71210
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., TO
CorpTr,EmplBen,TrOpers: William W. Keith, VP&TO
TrInv,ComTrF: Lane B. Williams, TrInvO

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71458-0446
318/352-8141 Tr$2 Mil
Hd: Herbert S. Cobb, Chm&TO
PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 Tr$1 Mil
Hd: J. Houston Lacaze, SrVP&TO

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70561-0398
318/365-6761
Hd: J. O. Broussard, ExecVP

Include Your Logo
See Page 235

LOUISIANA (Cont'd)

New Orleans

AMERICAN BANK & TRUST CO.
200 Carondelet St. 70130
504/569-0418
Hd: Jerome B. Glynn, SrVP&TO
Safekpg: Albert Sjostrom

FIRST NATIONAL BANK & COMMERCE
210 Baronne St. 70112
504/561-1808 Tr$300 Mil
Hd: John A. Rodgers, III, SrVP&TO
TrAdm: James Plounpu, VP&TO
PersTr: Henry G. McCall, VP&TO
CorpTr: Colin J. Medlund, VP&TO
CTF,TrOpers: Gregory Gatlin, AsstVP&TO

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.7 Bil
Hd: Rodney J. Abele, Jr., SrVP&Mgr
TrAdm,Mkt: Jim Bryon, VP&TrInvO
TrInv: Robert Rust, VP&TrInvO
TrOpers: James Masterson, VP&TO
PersTr: Pierre F. Lapeyre, VP&TO
CorpTr: Ken Rains, VP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$90 Mil
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Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70571-1579
318/948-3056
Hd: Judy C. Meche

FIRST NATIONAL BANK OF ST. LANDRY PARISH
P.O. Drawer E 70570
318/948-6582
Merlyn Andrus, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
(Branches in Eunice & Port Barre)
Hd: R. S. Tomlinson, Pres&ChmBd
Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$1 Mil
Hd: E. B. Middleton, ExecVP&TO

IBERVILLE TRUST & SAVINGS BANK
P.O. Box 695 70764
504/687-2091 Tr/u$1 Mil
Hd: R. J. Stonich, VP&TO

Port Barre

ST. LANDRY BANK AND TRUST COMPANY
Canal at Saizan Ave.
(Branch of Opelousas)
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Marjorie Fa-Kouri, VP,Csh&TO

Ruston

RUSTON STATE BANK & TRUST CO.
P.O. Box 1130 71270
318/225-2376 Tr$20 Mil
Hd: John F. Emory, SrVP&TO
Karen Lawrence, TOpO

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/o$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/226-4716 Tr$1.2 Bil
Hd: David H. Nordyke, SrVP&TO
PersTr,ComTrF: Edward F. Wheland, II, VP&TO
CorpTr: Richard G. McBroom, VP&TO
EmplBen: Stephen A. Boose, VP&TO
TrOpers: Wm. G. Miller, VP&TO
TrInv,ComTrF: R. E. Lindquist, TrInvO
Nb: Carl D. Randall, TO

FIRST NATIONAL BANK OF SHREVEPORT
P.O. Box 21116 71154
318/226-2211 Tr$203 Mil
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Trust Investment and Personal Services Group:
GpMgr: Nicholas J. Roppolo, SrVP&TO
PersTr: Mary J. Fain, AsstVP&TO
Est: Will N. Blanchard, AsstVP&TO
MI,RE&Tx: Jim L. Smith, AsstTO
Employee Benefits, Corporate, Data Processing and Operations Group:
GpMgr: Alex R. Ivins, VP&TO
EmplBen: Douglas F. Frey, AsstVP&TO
CorpTr: Janice R. Stephens, TO
DP&Opers: John Garland, AsstVP&TO

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120-1730
318/674-3790 Tr$68 Mil
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PersTr,TrInv: Naomi C. Wheland, VP&TO
CorpTr: Carolyn Billings, TO
EmplBen: Ira L. Moss, SrVP&TO
TrOpers: Pat Sanders
Nb: Kay W. Butcher, SpSvcsO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: H. E. Waters, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, Pres&CEO

Ville Platte

THE EVANGELINE BANK & TRUST CO.
P.O. Box 346 70586
318/363-5541
Hd: Jack C. Fruge, Pres&TO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71291
318/387-8330
Hd,TrInv,EmplBen,TrOpers: Shady Wall, CEO
PersTr,CorpTr,ComTrF,Nb: Chuck Dobrinick

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WINNSBORO STATE BANK & TRUST CO.
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MAINE

★Augusta

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207/623-4721 Tr$480 Mil
(Branch in Bangor)
Hd: Robert S. Craig, SrVP&SrTO
TrInv: Frank Lawrence, VP&TO
Nb,Admin: Thomas H. Sawyer, SrVP&TO
Nb: William Swales, TrDevO
TrOpers: Patricia Pratt, AsstTOpO
EmplBen: Barbara Nesin, VP&PenTO

NORSTAR BANK OF MAINE
(Formerly Bank of Maine)
244 Water St. 04330
207/622-7161
(Branch of Portland)
Hd: Jon F. Nivus, VP&TO
Jeanne M. Austin, VP&TO
Janet A. White, AsstTO

Bangor

KEY BANK
77 Exchange St.
P.O. Box 4000 04401
207/945-5611
(Branch of Augusta)
Hd: Maurice P. Shea, 3rdPres&TO
Nb: William Swales, TrDevO

MAINE NATIONAL BANK
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd,EmplBen: John Blatchford, VP&TO
PersTr: Richard S. Douglas, VP&TO
TrInv: James Nichols, TrInvO
Nb: Michael W. Wyman, TrDevO

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$500 Mil
(Branch in Waterville)
Hd,PersTr,CorpTr: John C. McGinn, ExecVP
TrInv,ComTrF: Robert Bjorn, SrVP
EmplBen: A. Peter Averill, SrVP
TrOpers: A. P. Picard, VP
Nb: Richard A. Spencer, SrVP

NORSTAR BANK OF MAINE NORTHERN DIVISION
(Formerly Northeast Bank)
2 State St. 04401
207/947-4531 Tr$89.2 Mil
(Branch of Portland)
Hd: Jean M. Deighan, VP&SrTO
SrTrAdm: Sandra Walsh Patrick, AsstVP&TO
EmplBen&TrAdm: Anne C. Gibson, TO
TrAdm: Bruce Abell
CorpTr: Shann M. Gillespie

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$18 Mil
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Robert M. Parker, Jr., AsstVP&AsstTO
TrOpers: Susan L. Kenney
Crystal A. Pearson

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$61 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-3341 Tr$18 Mil
Hd: Richard S. Libby, VP&TO
TrOpers: Jean Kief

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Mary K. Shaw, ChmBd,Pres&CEO
Ruth B. Valliere, TO

Caribou

AROOSTOOK TRUST CO.
P.O. Box 607 04736
207/496-3871 Tr$3.2 Mil
Hd: Richard E. Wing, TO

Damariscotta

DAMARISCOTTA BANK & TRUST CO.
P.O. Box 999 04543
207/563-8121 Tr$4.0 Mil
Hd: William H. Dunlavey

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$9.5 Mil
Hd: Henry V. Pelton, VP&TO
TrOpers: Nora A. Cyr, Mgr

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$12 Mil
Hd: William S. Clark, VP&TO

Guilford

NORSTAR BANK OF MAINE
P.O. Box 57 04443
207/876-3322
Hd: Robert G. O'Malley, Reg-ExecO
TrOpers: Betty J. Finley, TO

Lewiston

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
P.O. Box 3000 04240
207/784-6911
(Branch of Portland)
PersTr,EmplBen: Jeffrey Van Fleet, VP&TO
PersTr: Corinne MacIntosh, AsstVP&TO
Linda Hopkins, TO
CorpTr: Margaret Heath, TO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$4 Mil
Hd: Arnold H. Sturtevant, TO
Larry C. Isaacson, AsstTO

Millinocket

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
P.O. Box 180 04462
207/723-5122
(Branch of Portland)
Hd: Claude R. Carbonneau, Pres
PersTr,CorpTr,TrInv,ComTrF: Robert Parker
EmplBen,TrOpers,Nb: Anne M. Jarvis

Portland

CASCO NORTHERN BANK N.A.
One Monument Sq. 04101
207/774-8221 Tr$240 Mil
(Branch in Presque Isle)
Hd: Paul J. White, SrVP
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
TrInv,ComTrF: Donald L. Head, VP
EmplBen: R. Clark Schier, VP&TO
TrOpers: Helen R. Rickett, VP-Opers
Nb: Richard Trumpler, VP-Nb

KEY BANK OF SOUTHERN MAINE
One Canal Plaza 04112
207/775-6511, Ext. 207 Tr$350 Mil
Hd,Nb: Richard P. Erickson, SrVP&TO
PersTr: Theodore Worden, VP&TO
CorpTr: Jeffrey Van Fleet, VP&TO
TrInv: William M. Hunter II, VP&TrInvO
TrOpers: Norman Paquette, AsstVP

MAINE NATIONAL BANK
(Trust Dept.)
P.O. Box 3555 04104
207/775-1000 Tr$633 Mil
(Branch in Bangor)
Hd: V. Keith Wilson, Jr., ExecVP
PersTr: Archie B. Maxwell, VP
CorpTr: David C. MacNichol, VP
TrInv,ComTrF: John L. Simpson, VP
EmplBen: Robert I. Chase, VP
TrOpers: Donald W. Smith, AsstVP
Nb: Robert A. Whidden, AsstVP

NORSTAR BANK OF MAINE
(Formerly Northeast Bank)
449 Congress St. 04103
207/773-7600 Tr$75 Mil
(Branches in Augusta, Bangor, Lewiston, Millinocket and Sanford)
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PersTr: Jean Wilkinson, TO
EmplBen: Jeffrey Van Fleet, VP&TO
Nb: Vincent Burns, VP
TrOpers: Harvey True, TOpO

Presque Isle

CASCO NORTHERN BANK
P.O. Box 1029 04769
207/769-2211
(Branch of Portland)
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PersTr: Brent K. Jepson, AsstVP&TO
TrOpers: Lori Drake, TO
Nb: Delia P. Saintcross, TrDevO
Taxes: Gordon W. H. Buzza, Jr., TO

KEY BANK OF NORTHERN MAINE
P.O. Box 847 04769
207/764-3356
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CorpTr: Melvin L. Thomas, VP
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617/356-4361 Tr$12.3 Mil
Hd: Barbara J. Fraga, VP&TO
Nb: Conrad Hines, TrConslt

Lawrence

ARLINGTON TRUST CO.
305 Essex St. 01842
617/681-7340 Tr$88 Mil
Hd,TrInv,Nb: Robert B. Needham, SrVP&SrIO
PersTr,ComTrF: Priscilla Cubelli, VP&TO
EmplBen: Susan Martore-Baker, TO
TrOpers: Pamela Hurley, AsstVP&TOpO
TDP: Cynthia Woodbury, SysO
TrInv: Joseph Gardino, AsstVP&TrInvO

BANK OF NEW ENGLAND-BAY STATE
(A Bank of New England,N.A. Bank)
84 Main St. 01810
617/681-8080 Tr$21.4 Mil
Hd,PersTr,Nb: Paul L. Kochis, Esq., VP
CorpTr: Charles O. Benson, TO
Nb: Warren A. Lewis, SrTO
Admin: Sally Harrison

Lowell

UNION NATIONAL BANK
1 Merrimack Plaza 01852
617/458-3151 Tr$80 Mil
Hd: Paul V. Shaughnessy, VP&TO
PersTr,CorpTr,TrInv,EmplBen:
David G. Wiggins, AsstVP&TO
Jean P. Cipriani, AsstVP&TO
Olga Gorham, AsstVP&TO
EmplBen: Robert N. Sullivan, AsstVP
TrOpers: John R. McGovern, AsstVP&TO
Nb: Doreen L. Dibari, AsstVP

Lynn

CENTURY NORTH SHORE BANK & TRUST CO.
465 Washington St. 01903
(Branches in Beverly, Peabody and Salem)
Hd: Thomas J. Gillen

Malden

MALDEN TRUST CO.
94 Pleasant St. 02148
617/321-1111 Tr$197 Mil
James M. Middleton, Jr., VP&TO
Robert A. Russo, VP&TO
Sam H. Banov, TO
Richard S. McKinley, AsstTO
TrInv: James O. Watt, TrInvO
TrOpers: Richard L. Ruble, TO
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$3.2 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOpers,Nb: Doris M. Stacey, AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.
10 John Glass, Jr. Square 02346
617/947-1313 Tr$3.698 Mil
Hd: James M. Irving, Pres&TO
TrOpers: W. Warren Tharion, Treas&TO

Nantucket

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
60 Main St. 02554
617/228-3196
William S. Anthony, SrVP
Robert Kelly, VP

The Directory of Trust Institutions is included in a T&E subscription!

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BAYBANK SOUTHEAST, N.A.
95 William Street 02740
617/997-6161 Tr$69.71 Mil
Hd: L. Howard Carl, Jr., VP&SrTO
PersTrSvcs: Diane B. Duarte, TO
Nb: Rodney Washburn, Jr., TO

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
700 Pleasant Street 02740
617/997-9000
Hd: Joseph A. Duquette, VP&TO

SHAWMUT BANK OF BRISTOL COUNTY,N.A.
545 Pleasant St. 02740
617/996-8241 Tr$80 Mil
Hd: Edward J. Angelo, VP&SrTrAdmO
Nb: William J. Theberge, VP&FinMng
CorpTr,TrOpers: Virginia A. Souza, TOpO
ComTrF,TrInv: Donald W. Barr, AsstVP-Inv
PersTr: Fred E. O'Brien, TO
PersTr,Taxes: L. Joseph Covas, Jr., AsstVP

Newburyport

FIRST & OCEAN NATIONAL BANK
51 State St. 01950
617/465-5555 Tr/u$2 Mil
John B. Rice, Jr., Pres&TO
John C. West, Jr., ExecVP&TO

Orleans

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
P.O. Box 250 02653
617/255-6610
Gail C. Sears, AsstVP

SHAWMUT BANK OF CAPE COD,N.A.
P.O. Box 111 02653
617/255-2000 Tr/$30 Mil
Hd: Geoffrey V. Reuland, VP&TO
Frank E. Howe, TO
Nb: Lester Jackson, VP

Peabody

CENTURY NORTH SHORE BANK
12 Peabody Square 01960
617/532-6400
(Branch of Lynn)

ESSEX BANK
One Essex Center Drive 01960
617/532-2500 Tr$95 Mil
Hd: James E. Mitchell, SrVP&TO
PersTr: George T. Andrews, VP&TO
TrOpers: Muriel J. McPartland, TOpO
Nb: Bruce A. MacDonald, VP
TrAdm: John Getch, TO
EmplBen: Harrison H. Buxton, III, AsstTO

Pittsfield

BANK OF BOSTON-WESTERN MASSACHUSETTS, N.A.
5 North Street 01201
413/445-5651
Hd: Andrew E. Skroback, Jr., VP
Nb: Joseph J. Barry, Jr., VP&TO
PersTr: James A. Kronholm, VP&TO
John W. Hennelly, TO

BERKSHIRE BANK & TRUST CO.
P.O. Box 1169 01202
413/499-1600 Tr$106 Mil
Hd: James E. Sullivan, VP&SrTO
PersTr: H. Paul Ryan, VP&TO
Inv: Brent K. Stephens, AsstVP
InvSvcs: Grace R. Naughton, AsstVP
TrOpers: Maureen deForrest, TOpMgr
Suzi Morris, ProbAsst
Nancy Gleason, TrAsst

FIRST AGRICULTURAL BANK
99 West St. 01201
413/499-3000 Tr$240 Mil

Hd: Walter L. Wheat, SrVP
TrInv: Rodney W. McKee, IO
Chandler F. Stimmel, IO
H. Ashley Smith, Jr., VP
Reginald P. Vincent, VP
PersTr: William J. Judge, VP
Carol A. Prue, KTO
Charleene E. Rosa, TO
Thomas Rowland, TO
Nb: James E. Kinner, NBO
Tax: Thomas G. Sokop, TxO

Plymouth

PLYMOUTH-HOME NATIONAL BANK
Trust Division
4 North St., P.O. Box 385 02361
617/746-3600
(Branch of Brockton)
Hd: Sara Stewart, AsstVP

Quincy

SOUTH SHORE BANK
1400 Hancock St. 02169
617/472-1000 Tr$250 Mil
(Branch in Wellesley)
Hd: Robert F. Dwyer, SrVP
TrInv: George S. Kohler, VP&IO
TrAdm,Nb: John N. Field, VP&TO
EmplBen: Richard Pitts, TO
ComTrF: Thomas P. Baggett, AsstTO

Rockland

ROCKLAND TRUST CO.
288 Union St. 02370
617/878-6100 Tr$50 Mil
Hd,Nb,PersTr: David T. Sargent, VP&TO
TrInv: Freeman H. Osgood, VP&TO
TrOpers,EmplBen: Richard LaCivita, VP&TO
PersTr: Sandra L. Sevigney, TO
Kathleen K. Offen, TO

Salem

NAUMKEAG TRUST CO.
225 Essex St. 01970
617/744-7990 Tr$180 Mil
Hd: Sumner W. Jones, SrVP
Gary A. Peterson, VP
Richard F. Moore, VP
Edward J. Micion, TrInvO
Paul Anderson, Jr., VP
A. Cushing Titcomb, TO
Rose Grant, TrInvO
Jacqueline Rathe, TOpO

SHAWMUT MERCHANTS BANK, NatAssn
253 Essex St. 01970
617/745-8500 Tr$12 Mil
Hd: Philip H. McLaughlin, Pres&SrTO
PersTr: Elizabeth M. Allen, TO
Nb: F. J. T. Baker, Jr., VP-FinMgmt

Springfield

BANK OF BOSTON-WESTERN MASSACHUSETTS, N.A.
(Affiliate of The First National Bank of Boston)
1350 Main St. 01103
413/787-0000
Hd: Andrew E. Skroback, Jr., CLU,VP&TO
Adm: James A. Kronholm, VP
Shirley A. Fitz-Gibbon, AsstTO
Nb: Thomas W. Barney, VP

BANK OF NEW ENGLAND-WEST,N.A.
P.O. Box 9003 01101
413/787-8700 Tr$613 Mil
Hd: William D. Masi, SrVP
PersTr: Thomas H. Heywood, VP
TrInv: William W. Vogel, VP
TrOpers: Cheryl Jubb, AsstTO
Nb: Rufus P. Cushman, III, TO
EmplBenInv: Paul W. Mackasek, CFA,VP
EmplBenAdm: Edward H. Faber, VP

BAYBANK VALLEY TRUST
Valley Bank Tower
1500 Main St. 01115
413/781-7575 Tr$260 Mil
Hd: Frank J. Potetz, VP
PersTr: Peter Weston, VP&TO
TrSvcs: Constance R. Fritsch, TO
TrInv: William F. Shea, VP
EstSettlmt: Joan S. Nolan, VP
Nb: Dennis N. Poissant, VP
EmplBen: Debra M. Kaye

MULTIBANK NATIONAL OF WESTERN MASSACHUSETTS
P.O. Box 1489, 1666 Main St. 01101
413/739-7201 Tr$18 Mil
(Trust branches in Northampton, Springfield & West Springfield)
Hd: Debra Anderson, TO

SHAWMUT FIRST BANK AND TRUST COMPANY
127 State St. 01103
413/737-4321 Tr$475 Mil
(Branch in Holyoke)
Hd: Edward T. Heaphy, Jr., SrVP&SrTO
PersTr,Nb,EmplBen: Rene G. Ledoux, VP-FM
TrAdmin: Whiting S. Houston, Jr., VP&TO
TrInv,ComTrF: Robert R. Humberston, VP&IO
EmplBen: Bruce C. White, TO
TrOpers: Alexander Gagnan, TOpO

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK
Main St. 02568
617/693-9400 Tr$6.9 Mil
Hd: G. A. Scheller, TO
Jean Swift, AsstTO

Waltham

GUARANTY-FIRST TRUST CO.
P.O. Box 389 02154
617/899-2100 Tr$5.42 Mil
Hd: Thomas W. Sullivan, VP&TO
CorpTr,TrOpers,EmplBen: Marianne Gionfriddo, Mgr

Ware

BANK OF NEW ENGLAND-WEST,WARE
73 Main St. 01082
413/967-5961 Tr$4.3 Mil
Hd: Joyce R. Fulton, Pres

Wellesley

SOUTH SHORE BANK
555 Washington St. 02181
617/235-3000
(Branch of Quincy)

West Springfield

PARK WEST BANK & TRUST CO.
11 Central St. 01089
413/781-7500 Tr$20.745 Mil
Hd,TrInv,EmplBen,Nb: Richard C. Christiansen, SrTO
PersTr,TrOpers: Robert A. Gibowicz, TO
TDP: Pamela Blair, TrSupv

Worcester

BANK OF BOSTON
Trust Representative Office
359 Main Street 01608
617/755-4277
Clifford F. Prentice, VP

FIRST SAFETY FUND NATIONAL BANK
200 Commercial St. 01608
617/791-6271
(Branch of Fitchburg)
James S. Dymek, VP&TO

GUARANTY BANK & TRUST CO.
370 Main St. 01608
617/791-7811 Tr$175 Mil
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PersTr,Mktg,EmplBen: Richard E. Johnson, VP
CorpTr,ComTrF: S. B. Kalloch, VP
TrOpers: S. A. Ames, TOpO
TrInv: R. Richard Wilson, VP
Taxes: Rene Pepin, TO
Nb: J. G. Kilpatrick, VP

MECHANICS BANK
Worcester Center 01608
617/798-6439 Tr$275 Mil
Harry G. Bayliss, ExecVP
Hd: Neil K. Ashton, VP&SrTO
PersTr: Edward S. Lewis, VP&TO
Robert M. Flint, AsstVP&TO
Rodney R. Baillargeon, IO
CorpTr,EmplBen: Clarence A. Burley, AsstVP&TO
TrInv: Peter G. Lucas, VP&SrIO
Tax: Patricia L. Jones, AsstVP&TrTxO
Nb: Mary M. McShea, AsstVP&TO

SHAWMUT WORCESTER COUNTY BANK, N.A.
446 Main St. 01608
617/793-4322 Tr$420 Mil
Hd: David B. Stephens, SrVP&TO
PersTr,Est: David A. Kearsley, VP
CorpTr,TrOpers: Frances E. Rodriques, VP
TrInv,ComTrF: Stephanie S. Burnett, VP
EmplBen: Philip R. Welsher, VP
Nb: John E. Mackintire, VP
CentTxUnit: Robert G. Ripley, Jr., SrTxO

Yarmouth Port

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
125 Main Street 02675
617/362-4553
William S. Anthony, SrVP
Robert F. Fitzpatrick, VP
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Ronald Gardner, AsstVP

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(Operating in Office of Bank of Lenawee County)
102 East Maumee 49221
517/265-5144
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PersTr: Michael L. Donahue, AsstVP

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517/423-8373
(Branch of Tecumseh)
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Lois A. Logan, TO

Alma

BANK OF ALMA
P.O. Box 191 48801
517/463-3131 Tr$11.5 Mil
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Richard J. Balcom, TO

Alpena

COMERICA BANK-DETROIT
(Operating in Office of Alpena Savings Bank)
P.O. Box 337 49707
517/356-2131
Hd: F. Don Carl, Jr., Pres
PersTr,EmplBen,Nb: Thomas J. Webb, AsstVP

NATIONAL BANK OF DETROIT
(Operating in Office of NBD-Alpena Bank)
200 W. Chisholm St. 49707
517/356-2241 Tr/o$20 Mil
Hd: Barbara Purol, TO
TrOpers: Bette LaLonde

Ann Arbor

CitizensTrust

CITIZENS TRUST
P.O. Box 8612 48107
313/994-5555 Tr$460 Mil
(Trust Service Office in Adrian and Branch in Saline)
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Catherine Collins, 2ndVP
Sandra K. Campbell, 2ndVP
Ronald Gardner, AsstVP
TrInv,ComTrF: Edward Sichler, III, VP
EmplBen: Charles S. Wright, 2ndVP
TrOpers: Charles Newman, AsstVP
Est&TrCoun: B. Todd Jones, VP&TO
Indentures & Paying Agcs: Phillip Stokes, VP

COMERICA BANK-DETROIT
(Operating in Office of Comerica Bank, Ann Arbor)
125 South Fifth Avenue 48108
313/761-2211
PersTr,EmplBen,Nb: A. James Menlove, VP

FIRST OF AMERICA BANK-ANN ARBOR
101 S. Main St. 48107
313/995-7745 Tr$67 Mil
(Branches in Deerfield, South Lyon & Wayne)
Hd: Charles J. Schmidt, VP&SrTO
EmplBen: Thomas R. Kallewaard, VP&TO
PersTr: Sandra Taggie, TO
Karen C. Feldenzer, TO
TrOpers: Andrea Nation
Nb: Carolyn A. Larime, TO

NBD ANN ARBOR, NATIONAL ASSOCIATION
(Part of National Bank of Detroit Holding Co.)
P.O. Box 8601 48107
313/995-8180 Tr$277 Mil
(Branch in Dundee)
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PersTr: James Meretta, VP&TO
TrInv: Theodore Libby, TrInvO
ComTrF: C. R. Miller, VP
EmplBen,Nb: Steven Hoffman, VP
Susan Sabo, TO
William J. Dunlap, TO
John Hanchak, TO
Doris I. Persyn, IO
TrOpers: Linda Fionda
PersTr,Nb: Mary Peckham, TO

Battle Creek

THE AMERICAN NATIONAL BANK IN BATTLE CREEK
P.O. Box 1617 49016
616/968-2251
(Operated by The American National Bank & Trust Co. of Michigan)
Robert W. Cunningham, TO

COMERICA BANK-BATTLE CREEK
25 W. Michigan Mall 49017
616/966-6340
Hd: G. E. McKay, Jr., SrVP&TO
CorpTr,TrOpers: C. V. Van Syckle, VP
PersTr: J. L. Dale, AsstVP
F. A. Hanson, AsstVP
TrInv: M. L. Mueller, TrInvO
EmplBen: G. J. O'Hara, AsstVP

FIRST OF AMERICA BANK-MICHIGAN,N.A.
Battle Creek Branch
65 South 20th Street 49015
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Ave. 49014
616/962-9551
(Branch of Grand Rapids)
Hd: David M. Van Camp, VP
PersTr,Nb: C. James Frey, VP
EmplBen,Nb: William W. Williams, AsstVP

Bay City

MANUFACTURERS BANK OF BAY CITY
213 Center Ave., P.O. Box 69 48706
517/895-8521
(Branch of Manufacturers National Bank of Detroit)
SrAdm: Robert A. Sajdak, 2ndVP&TO

NEW CENTURY BANK-BAY CITY, NA
300 Center Ave. 48706
517/892-9280 Tr$275 Mil
Hd: Edward J. Reasner, SrVP&SrTO
PersTr: George T. Barrett, VP&TO
Judy Perry, AsstVP&TO
EmplBen: Richard Baller, AsstVP&TO
Nb: Lynn Dively, TO
TrInv: J. Thomas McDonugh, VP&TO
ComTrF: Robert T. McAlester, AsstVP&TO

Benton Harbor

FARMERS & MERCHANTS NATIONAL BANK
Lock Box 308 49022
616/926-8211
(Affiliate of National Bank of Detroit)
Hd,PersTr,CorpTr,EmplBen,Nb: James E. Taylor, VP&SrTO
TrInv,ComTrF: Mark Kruggel, VP&TrInvO
TrOpers,TDP: Grace Duffield, TOpO

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$45 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
ComTrF,TrOpers: Paul A. Monteith, VP&TO

OLD KENT BANK-SOUTHWEST
1844 Colfax 49022
616/925-3259
(Branch of Niles)
Hd: Craig M. Mann, SrVP&TO

Big Rapids

FIRST NATIONAL BANK & TRUST
125 North Michigan Ave. 49307
616/796-9944 Tr$5.0 Mil
Hd: Karl W. Linebaugh

OLD KENT BANK OF BIG RAPIDS
101 N. Michigan Ave. 49307
616/796-2661
Rep: Mike Taylor

Birmingham

COMERICA BANK-DETROIT
188 N. Woodward Avenue 48011
313/644-2733
Hd: Daniel H. Calkins, VP
Nb: G. E. Pyle, VP

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Hd: Sinclair J. Harcus, VP&SrTO

Bloomfield Hills

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP

Breckenridge

FARMERS STATE BANK OF BRECKENRIDGE
P.O. Box 186 48615
517/842-3191
Hd: Leo D. Goodyear

Britton

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102 West Chicago Blvd. 49229
517/423-8373
(Branch of Tecumseh)
James L. Anderson, VP&TO
Lois A. Logan, TO

Cadillac

NBD CADILLAC STATE BANK
P.O. Box 100 49601
616/775-4611 Tr$23 Mil
Hd: James C. W. Petersen, VP&TO
R. Norkoli, TO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 639 49601
616/775-8563
(Branch of Traverse City)
Robert A. Kincade, VP&TO
Sally Allerton, TrAdm

Calumet

FIRST OF AMERICA BANK-COPPER COUNTRY
200 Fifth Street 49913
906/337-0200
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(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Cassopolis

MICHIGAN NATIONAL BANK
117 S. Broadway 49031
616/445-2466
(Branch of Grand Rapids)
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EmplBen,Nb: William W. Williams, AsstVP

Cheboygan

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(Operating in Office of Citizens National Bank)
303 North Main St., Box 10 49721
616/627-7111
Hd: Lyle McKinley, Pres
PersTr,EmplBen,Nb: Thomas J. Webb, AsstVP

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316 N. Main St. 49721
616/627-4371
(Services Provided by First of America Bank-Marquette,N.A.)

Clare

CHEMICAL BANK CLARE
807 McEwan St. 48617
517/386-3411 Tr/u$1 Mil
Hd: Robert H. Beacom, Pres&TO

COMERICA BANK-CENTRAL
10494 So. Clare Ave. 48617
(Branch of Comerica Bank-Midland)

Coldwater

BRANCH COUNTY BANK
100 W. Chicago St. 49036
517/278-7311 Tr$23.5 Mil
Hd: Wayne L. Haupt, VP&SrTO
TrOpers: Becky Rogers

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$30 Mil
(Branches in Kinderhook, Tekonsha & Union City)
Hd: James R. Cole, SrVP&TO
TrOpers,Nb: John H. Castle, TO

Coldwater-Quincy

FIRST OF AMERICA BANK-SOUTH CENTRAL, N.A.
515 E. Chicago 49036
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DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
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Hd: Lionel Hampton, VP&TO
Margaret A. Tuckey, TO

MANUFACTURERS NATIONAL BANK OF DETROIT
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
SrAdm: Norman S. Miller, VP&TO

NATIONAL BANK OF DETROIT
(Operating in Office of NBD)
18800 Hubbard Dr. 48128
313/271-7710
Hd: John A. Hartmus, Jr., VP
Nb: Sally J. Yerex, 2ndVP

Deerfield

FIRST OF AMERICA BANK-DEERFIELD
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann Arbor)

Detroit

COMERICA BANK-DETROIT
211 W. Fort St. 48226
313/222-3300 Tr/o$8.1 Bil
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Hd: Cleveland Thurber, Jr., ExecVP&ChTO
TrInv: Manown Kisor, Jr., ExecVP
PersTr: Robert S. Colladay, SrVP
TrInternalSvcs: Andrew M. Savel, 1stVP
EmplBen: Terrence E. Keating, 1stVP
CorpTr: Thomas V. Cliff, VP
MiTrOpers: John B. Whitledge, 1stVP
Nb,Pers: A. J. Tobin, VP

FIRST OF AMERICA BANK, N.A.-DETROIT
Penobscot Bldg. 48226
313/965-1900 Tr$320 Mil
Hd: R. William Shauman, SrVP&TO
TrInv: James Hill, TO
CorpTr: David M. Graul, VP&TO
EmplBen: Charles T. Lemke, VP&TO
TrOpers: Gerald A. Bricker, VP&TO
Nb,PersTr: William Burr, TO
Nb,Inst: John Foltz, VP&TO
PersTr: Peter McLellan, VP&TO
PvtBnkg: Terri McIntosh, TO

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$13.1 Bil
(Branches in Bay City; Birmingham, Oakland Trust; Dearborn, Dearborn Trust; Grosse Pointe, Grosse Pointe Trust & North Palm Beach, FL)
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CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Benedict J. Smith, SrVP
TrOpers: Paul C. Stoll, VP&SrTO
TrFin&Contr: Paul L. Saylor, VP&SrTO

MICHIGAN NATIONAL BANK OF DETROIT
1505 Woodward Ave. 48226
313/222-1970
(Branch of Troy)
Andrea L. Wulf, GpVP

NATIONAL BANK OF DETROIT
611 Woodward 48226
313/225-1000 Tr/o$10.4 Bil
(Offices in Bloomfield Hills, Dearborn, Grand Rapids & Grosse Pointe. Holding Company Offices in Ann Arbor, Flint & North Palm Beach, FL)
Nb: Richard L. Foersterling, 1stVP

Dundee

NBD MONROE COUNTY BANK
(Operating in the Office of Monroe County Bank)
48131

East Lansing

EAST LANSING STATE BANK
100 W. Grand River Ave. 48823
517/337-4140 Tr$60 Mil
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PersTr,CorpTr: Debra L. Nicolay, AsstTO
EmplBen: William R. McClelland, AsstVP

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr$49 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: J. C. Bissell, VP&TO
TrInv,ComTrF,TrOpers: J. L. Moffat, AsstVP&TO

STATE BANK OF ESCANABA
49829
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Fairmont

THE MARTIN COUNTY NATIONAL BANK OF FAIRMONT
P.O. Box 848 56031
507/235-5538

Fenton

COMERICA BANK-DETROIT
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy
P.O. Box 231 48430
313/629-2263
Hd: John M. Farr, Pres
Nb: David C. Muzzall, VP

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/257-2405 Tr$401 Mil
(Branch in Owosso)
Hd: Dana A. Czmer, SrVP&SrTO
PersTr,Prob: Richard B. Evans, VP&TO
Nb: L. Richard Schneider, VP&TO
Randall E. Thornton, VP&TO
EmplBen,CorpTr: Joseph A. Lemelin, AsstVP&TO
TrInv: Thomas R. McCaughna, VP&TO

GENESEE MERCHANTS BANK & TRUST CO.
(Subsidiary of NBD Bancorp)
1 E. First St. 48502
313/766-8371 Tr$350 Mil
(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville)
Hd: Webb F. Martin, SrVP&ChmTrComm
DptyHd: Erik A. Warren, VP&SrTO
TrInv: Carl A. Pohly, VP&SrTrInvO
EmplBen: F. Kay Dandaneau, VP&TO
TrOpers,CorpTr: Randall L. Swift, AsstVP&TOpO
Nb: John P. Camilli, VP

MICHIGAN NATIONAL BANK
503 S. Saginaw St. 48502
313/762-5529
(Branch of Grand Rapids)
Hd: John D. Logan, VP
Nb: Phil Russell, AsstVP

MICHIGAN (Cont'd)

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE
(Subsidiary of NBD Bancorp)
P.O. Box 375 48836
517/223-9111
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Frankenmuth

NEWCENTURY BANK
210 S. Main St. 48734
517/652-9944
Hd: Thomas A. Jaffke, ExecVP
PersTr: John E. Kelly, VP&TO
TrOpers: Frances Rodammer, TO

Fremont

FREMONT BANK & TRUST CO.
P.O. Box 100 49412
616/924-3400
Hd: Willta Boeskell, TO

OLD STATE BANK
P.O. Box 70 49412
616/924-2200
Hd: Sharla A. Schipper, VP&TO

Gaylord

COMERICA BANK-DETROIT
(Operating in Office of First National Bank of Gaylord)
P.O. Box 310 49735
517/732-1538
Hd: Conrad A. Schaffer, Pres
PersTr,EmplBen,Nb: Thomas B. Webb, AsstVP

Grand Haven

OLD KENT BANK OF GRAND HAVEN
233 Washington St. 49417
616/842-3100 Tr$75 Mil
Hd,Nb: Harold C. Schmidt, VP&SrTO
PersTr,EmplBen: Eugene O. Harbeck, Jr., VP&TO
PersTr,Nb: Brian T. Lee
TrOpers: Katrina Van Houten

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd: Philip S. King, VP&TO
PersTr: Carol DeBlaey, TO
EmplBen: Peter Wooldredge, TO

Grand Rapids

COMERICA BANK-KENTWOOD
180 Monroe Northwest 49503
616/456-9622
(Branch of Adrian)
PersTr,EmplBen,Nb: Robert H. VanDongen, VP

FIRST OF AMERICA BANK-GRAND RAPIDS,N.A.
99 Monroe Avenue N.W. 49503
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
77 Monroe Center, P.O. Box 1707 49501
616/451-7670 Tr$1.4 Bil
(Branches in Battle Creek, Cassopolis, Flint, Kalamazoo, Lansing, Port Huron, Saginaw & Traverse City)
Hd: Thomas C. Robberson, SrVP
PersTr,Hd: R. Park Johnston, SrVP
EmplBen: James W. Koch, GpVP
TrOpers: Alfred C. Pfeiffer, GpVP
CorpTr: Daryl L. Lucas, VP
PersTr: C. Christopher Worfel, VP
PersTr,Nb: Thomas A. Phelps, VP
EmplBen,Nb: Robert E. Whitelaw, VP

NATIONAL BANK OF DETROIT
190 Monroe NW 49503
616/538-7490
EmplBen: Jack I. Westrate, 2ndVP
Nb: Susan S. Skora, TO

OLD KENT BANK & TRUST CO.
One Vandenberg Center 49503
616/774-5209 Tr$2.3 Bil
(Branches in Owosso, Petoskey & Trenton)
Hd: James B. Wynsma, ExecVP
PersTr: Brian Downs, VP
CorpTr: Jack Schneider, CTO
TrInv,ComTrF: James M. LaFleur, SrVP
EmplBen: Phil Allen, VP
TrOpers: Steven J. Wessell, VP
Nb: Michael Taylor, VP

UNION BANK & TRUST CO.,NatAssn
200 Ottawa Ave. N.W. 49502
616/451-7189 Tr$344 Mil
Hd,Nb: James E. McKay, SrVP&SrTO
PersTr: James J. Obermiller, VP&TO
CorpTr,EmplBen: Peter G. Hoek, VP&TO
TrInv: William N. Stellin, VP&TO
ComTrF: Douglas M. Klein, AsstVP&TO
TrOpers: Sandra Frechette, Mgr

Greenville

COMMERCIAL BANK
P.O. Box 227 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.
415 Fisher Rd. 48230
313/222-3300
(Subsidiary of Detroit)
Hd: Bruce E. Fralick, VP
TrInv: Peter W. Kennedy, TrInvO
PersTr: Roger H. Fitch, VP
Nb: Allan P. Cary, AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48236
313/884-3760
(Branch of Detroit)
Hd: John E. Caulkins, VP
Nb: Arthur B. Hudson, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
SrAdm: Annalea W. Van Slyck, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$50 Mil
Hd: J. Bernard Fiedler, VP&TO

Hartford

FIRST OF AMERICA BANK-VAN BUREN, N.A.
P.O. Box 335 49057
616/621-2405
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$9.5 Mil
Hd: David K. Ellis, VP&TO

Hillsdale

THE HILLSDALE COUNTY NATIONAL BANK
30 S. Howell St. 49242
517/437-3371 Tr$21 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, VP&SrTO
EmplBen,Gdnshp: Douglas L. Scharp, TrAdm
TrOpers: Jane C. Thompson, AsstTO

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.
One W. 8th St. 49423
616/392-3125
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
Hd,PersTr,CorpTr,Nb: Louis G. Smith, TO
TrOpers: Shirley A. Larson, AsstTO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

MINERS FIRST NATIONAL BANK & TRUST CO.
101 N. Main St. 49849
906/486-4407 Tr$4.985 Mil
Hd: Carol A. Brown, TO

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$2 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$7 Mil
Hd: Robert L. Brown, SrTO
Shelia R. Rummer, AsstTO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$210 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

COMERICA BANK-JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$130 Mil
Hd: William H. Whitehouse, SrVP
PersTr: T. A. Cusick, VP
N. L. Sunday, PTO
CorpTr,ComTrF,EmplBen: K. A. Walz, AsstVP
Nb: Gerald F. Petersen, AsstVP
TrInv: Thomas McCarrell, TrInvO
TrOpers: Laura Williamson, Supv

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Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave 49007
616/383-6940 Tr$589 Mil
Hd: Floyd L. Parks, ExecVP
PersTr: Ronald L. Kilgore, VP&SrTO
Prob: Walter Reed, VP&TrCoun
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&SrIO
EmplBen: Joseph Spoerl, VP&TO
Nb: W. Quinn Kelly, VP&TO

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6573
Hd,TrInv: John C. Wattles, SrVP
Nb: Frederick K. Doyle, AsstVP
Nb: David D. Oakland, VP
ProbAdmin: Wayne G. Ramsey, VP
EmplBen: Bryan C. Walling, VP
Gary J. O'Hara, AsstVP
TrOpers: Stephen W. Popplewell, AsstVP
TrInv: Michael L. Mueller, TrInvO
PersTr: Garry P. Kempker, PTO

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49006
616/383-9154 Tr$1.8 Bil
(Trust Divisions in Ann Arbor, Detroit, Lansing, Kalamazoo, Marquette, Muskegon and Royal Oak. Trust Service Offices in Battle Creek, Coldwater-Quincy, Escanaba, Grand Rapids, Hartford & Holland)
DivHd: John B. Rapp, SrVP
Hd: Fritz Kirkpatrick, VP
PersTr: Jon Simpson, VP
TrInv,ComTrF: J. Russell Leonard, CFA&VP
EmplBen: Noel Ocen, VP
TrOpers: Terry L. Zirkle, VP
Nb: Phillip P. Deutsch, VP

MICHIGAN NATIONAL BANK
107 W. Michigan 49005
616/382-6840
(Branch of Grand Rapids)
PersTr,Nb: C. James Frey, VP
EmplBen,Nb: William W. Williams, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
Robert A. Kincade, VP&TO
Sally Allerton, TrAdm

★ Lansing

BANK OF LANSING
P.O. Box 40170 48901
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Glenda S. Hanslovsky, AsstVP&TO
TrOpers: Patricia A. Lebsack, TO

COMERICA BANK-LANSING
200 North Capital Ave. 48933
517/487-9166
PersTr,EmplBen,Nb: Frederick A. Meier, VP

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48933
517/374-5291 Tr$250 Mil
Hd: Douglas C. Mills, SrVP&Mgr
Joseph A. Caruso, SrVP&SrTO
PersTr: Michael J. DeFors, VP
EmplBen: Jacob E. Cook, VP
Nb: Pamela K. Cummings, VP
Prob: David R. Dean, VP

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
Hd: Daniel Cogan, VP
EmplBen,Nb: Ralph Foulhaber, VP
PersTr,Nb: John W. Findley, VP

Lapeer

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$16 Mil
Hd: Kenneth Ewing, VP&TO
Susan Lafountain, TrAdm

NEW CENTURY BANK-LAPEER, N.A.
220 W. Nepessing St. 48446
313/664-2946 Tr$9 Mil
Richard D. Cunningham, TO
Kathy Steffanuski, AdmAsst

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Livonia

COMERICA BANK-LIVONIA
33400 W. Six Mile Road 48152
313/525-5550
(Subsidiary of Detroit)
Hd: Daniel J. Kennedy
David C. Muzzall, VP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$18.5 Mil
Hd: B. J. Myler, Pres&TO
PersTr,TrInv,ComTrF,EmplBen,Nb: Paul J. Ryan, AsstTO
TrOpers,TDP: Jean Taylor, TOpO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$28 Mil
Hd: Nathan B. Williams, SrVP&SrTO
Est,PersTrAdm: S. Pelarski, TO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
325 First St. 49660
616/723-6000
(Branch of Traverse City)
Robert A. Kincade, VP&TO
Sally Allerton, TrAdm

Marcellus

G. W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Cordell R. Jones, VP&TO

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
Front at Washington Sts. 49855
906/228-9500 Tr$51 Mil
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Danny M. Dawidowski, VP&SrTO
TrOpers: Sadie M. Hakkinen, AsstVP&TO
Nb: David M. Kanigan, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$150 Mil
Hd: Harold N. Herlich, Jr., SrVP&SrTO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$25 Mil
Hd: Stephen J. Albers

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/631-9200 Tr$126 Mil
Hd,PersTr,Nb: Eugene B. Skeebo, SrVP&SrTO
CorpTr,ComTrF,TrOpers: John Ujevich, VP&TO
TrInv: Glenn W. Pietenpol, VP&TO
EmplBen: Gregg E. Johnson, AsstTO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/631-9000 Tr$120 Mil
(Trust Service Offices in Clare, Shepherd & West Branch)
Hd,Nb: James R. Heenan, SrVP&SrTO
TrInv,EmplBen: Dan N. Brown, VP&TO
TrOpers: Hans J. Schmidt, TO
PersTr: S. Rose, PersTO

Monroe

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, TO

SECURITY BANK OF MONROE

SECURITY BANK OF MONROE
(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr$32 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$11.4 Mil
Hd: Paul C. Siers, TO
Cynthia A. Brownson, AsstTO

Munising

FIRST OF AMERICA BANK-ALGER, N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services provided by First of America Bank-Marquette, N.A.)

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

MICHIGAN (Cont'd)

Muskegon

COMERICA BANK-HACKLEY, N.A.
801 West Norton 49441
616/839-0359 Tr$180 Mil
Hd: Thomas E. Munroe, SrVP
PersTr: Loa E. Vandervelde, TrAdm
PersProb: Norma York-Bremer, AsstVP
TrInv: John D. McDougle, VP
TrOpers: Harold D. Sterenberg, OpMgr
EmplBen: Gregory Zerlaut, AsstVP
Nb: Raymond G. Hanslits, VP

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$110 Mil
Hd,Nb,EmplBen,TrOpers: James G. McCall, VP&TO
Prob&PersTr: Roger L. Smith, AsstVP&TO
Marilyn Ballantyne, TO
Inv,ComTrF: Les Horwitz, TrInvO

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOpers: Robert H. Crouch, TOpO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$5 Mil
Donald A. Maki, TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000 Tr$165 Mil
(Branch in Benton Harbor)
Hd: Craig M. Mann, SrVP&TO
PersTr,CorpTr: Kevin M. Powers, TO
TrInv: Patrick K. Gibson, VP&IO
EmplBen: James C. Zaher, TO
TrOpers: David M. Sands, AsstVP

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

OLD KENT BANK AND TRUST CO.
123 Washington 48867
517/723-8811 Tr$40 Mil
Hd: Thomas J. Mitchell, VP&TO
PersTr: Brenda Haybarker, TO
TrOpers: Joan Martin

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711
Hd,PersTr,CorpTr,Nb: John Nicholson, VP&TO
PersTr,CorpTr,TrOpers,EmplBen: Lou Ann Mulvaney, TO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
300 Howard 49770
616/347-4761
(Branch of Traverse City)
Robert A. Kincade, VP&TO
Sally Allerton, TrAdm

OLD KENT BANK & TRUST CO.
P.O. Box 304 49770
616/347-5050 Tr$47 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd: Phillip H. Millard, AsstVP

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$10 Mil
(Branch in Cass City)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr$50 Mil
Hd: Leo D. Ottoni, SrVP
PersTr: David Durak, TO
CorpTr: Carlton W. Bardel, VP
TrOpers: Diane M. Kazmierski, AsstTO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1827
(Branch of Grand Rapids)
Hd: Douglas N. Nelson, AsstVP
Nb: Phil Russell, AsstVP

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Hutteniocker, AsstVP

Royal Oak

FIRST OF AMERICA-WAYNE OAKLAND
3101 N. Woodward 48072
313/288-6040 Tr$55 Mil
Hd: David E. Swanchara, SrVP
PersTr,EmplBen: Ann W. Alford, VP&TO
PIA(CshMgt): Patricia Potter, PersBkO
TrOpers: Penny Morgan
Nb: Nellie B. Morgan, AsstVP&TO
Est: David G. Kovac, AsstVP&TO

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/776-6290
(Branch of Grand Rapids)
Hd,Nb: Barry D. Babbitt, VP

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$325 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
Nb: Robert Whiting, TO
TrInv: Edward Majask, VP&TO
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, TO
Tax: Elmer Hecht, TO
PersTr: Donald List, TO
ComTrF: David Kessel, TO
EmplBen: James Neumeyer, RetPlngMgr

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St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
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313/329-2244 Tr$111 Mil
Hd,Nb: Charles W. Staiger, VP
TrInv: Chris W. Walker
PersTr,TrOpers,Nb: Margaret Pavey, TrAdm
PersTr: Mary Richert, TrTxO
Kathee Harrison
Evelyn Gillies
EmplBen: Richard Brenner

St. Johns

CLINTON BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-6811 Tr$37.8 Mil
Hd: Rollin A. Huard, Jr., VP&TO
Charles J. Halfmann, TO

Saline

CITIZENS TRUST
114 E. Michigan Ave. 48176
313/429-5461
(Branch of Ann Arbor)
Ronald Gardner, AsstVP

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$1.8 Mil
Hd: Clare W. Reeds, TO

Shepherd

COMERICA BANK-CENTRAL
258 W. Wright 48883
(Branch of Comerica Bank-Midland)

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$35 Mil
Hd: William L. Rockhold, VP&TO
John M. Thomas, VP&TO
Gilbert C. Jillson, VP&TO
TrInv: J. Scott Sperry
TrOpers: Barbara Comeau

South Lyon

STATE SAVINGS BANK
200 West Lake St. 48178
313/437-8151
(Services Provided by First of America Bank-Ann Arbor)

Southfield

COMERICA BANK-SOUTHFIELD
27777 Franklin Road 48034
313/355-1424
(Subsidiary of Detroit)
Hd: Gilbert Rodger, Pres

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$175 Mil
Hd,Nb: William C. Hamming, SrVP&TO
PersTr: David W. LeBar, AsstVP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, TrInvO
TrOpers: Colleen McDonald, TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sterling Heights

COMERICA BANK-METRO EAST, N.A.
36910 Van Dyke Ave. 48077
313/264-7530
(Subsidiary of Detroit)
Hd: William H. Heck, Pres

Sturgis

THE CITIZENS STATE BANK
100 E. Chicago Rd. 49091
616/651-4711 Tr$30 Mil
Hd: E. C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$26 Mil
Hd: David E. Watters, VP&TO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$36 Mil
(Branches in Adrian and Britton)
Hd: James L. Anderson, VP&TO
Lois A. Logan, TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$8.5 Mil
Hd: John McKillen, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front 49684
616/947-2111 Tr$56 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Patricia Borowiak, Supv
Inv,Admin: Richard Beverly, InvO
EmplBen: Arlene Oren, VP

MICHIGAN NATIONAL BANK
P.O. Box 1252 49684
616/941-0111
(Branch of Grand Rapids)
Hd: Scot J. MacDonald, AsstVP

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 809 49685-0809
616/947-5490 Tr$15 Mil
(Branches in Cadillac, Kalkaska, Manistee & Petoskey)
Hd: Robert A. Kincade, VP&TO
Sally Allerton, TrAdm

OLD KENT BANK-GRAND TRAVERSE
102 W. Front St. 49684
616/947-1100 Tr$180 Mil
Hd: Dennis W. Piskor, SrVP&TrInvO

Trenton

OLD KENT BANK & TRUST CO.
2674 West Jefferson Ave. 48183
313/671-2624 Tr$56 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd,TrInv,Nb: Lester R. Pinks, VP&TO
CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr$10 Mil
Hd: Richard Kohl, VP&TO
C. L. Marcoux, Pres,CEO&TO

Troy

COMERICA BANK-TROY
4999 Crooks Road 48098
313/641-7111
(Subsidiary of Detroit)
Hd: James Gwisdalo, Pres
Charles R. Stenback, TrConslt

MICHIGAN NATIONAL BANK OF DETROIT
1000 West Maple 48099
313/362-2210 Tr$412 Mil
(Branch in Detroit)
Hd: M. Richard Olson, SrVP
PersTr,FinSvcs: Peter W. Ronan, GpVP
ComTrF: Susan J. Malzahn, AsstVP
EmplBen: George D. Sutton, GpVP
TrOpers,CorpTr: Andrea L. Wulf, GpVP

Warren

COMERICA BANK-WARREN, N.A.
30500 Van Dyke 48093
313/751-4000
(Subsidiary of Detroit)
Hd: Gary W. Laidlaw, Pres

Wayne

WAYNE BANK
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Ann Arbor)

West Branch

COMERICA BANK-WEST BRANCH,N.A.
502 W. Houghton Ave. 48661
(Branch of Comerica Bank-Midland)

Ypsilanti

COMERICA BANK-DETROIT
(Operating in Office of Ypsilanti Savings Bank, Ypsilanti)
301 West Michigan 48197
313/483-3542
Hd: James B. Pate, Pres
Nb: David C. Muzzall, VP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 300 49464
616/396-9000 Tr$232 Mil
Hd: Henry B. Visscher, VP&TO
PersTr,CorpTr: Joe Dalman, AsstVP
Karen Overbeek, TO
TrInv,ComTrF: James Dodge, TO
Nb: Monte Fineout, VP
EmplBen: Brian Hoogland, TO
TrOpers: Mike Thompson, TO

The Directory of Trust Institutions is included in a T&E subscription!

MINNESOTA

Austin

FIRST NATIONAL BANK
P.O. Box 537 55912
507/433-0202 Tr$3 Mil
Hd,PersTr,Nb: Pat Hyland, VP&TO
PersTr: Michaela M. Belatti, TO
TrOpers: Shirley M. Terry, AsstTO

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr/o$6 Mil
Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers,TDP: A. D. Plunkett
CorpTr,EmplBen: P. D. Plunkett, VP
TDP: A. Mullenbach

Crookston

CROOKSTON NATIONAL BANK
P.O. Box 619 56716
218/281-1976
Hd: Robert R. Sobolik, Pres&TO

Duluth

FIRST BANK, N.A.-DULUTH
130 W. Superior St. 55801
218/723-2691 Tr$351 Mil
Hd: James E. Anderson, SrVP
Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
PersTr: Leroy D. Matchett, VP
CorpTr: Elsa Erickson, TO
EmplBen: Thomas F. Beaupre, AsstVP
TrOpers: Barbara J. Edstrom, TOpO
Nb: Helena E. Jackson, AsstVP

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$40 Mil
Hd: William F. Zelen, VP&SrTO
TrOpers: Ross S. Maynard, AsstTO

NORWEST BANK DULUTH, N.A.
230 W. Superior St. 55801
218/723-2765 Tr$263 Mil
Hd: Donald A. Carlson, VP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: David M. Hoium, TO
EmplBen: Thomas W. Conklin, AsstVP
TrOpers: Martin M. MacLean, AsstVP
Nb: Eric J. Neetenbeek, AsstVP

Fairmont

THE MARTIN COUNTY NATIONAL BANK OF FAIRMONT
P.O. Box 848 56031
507/235-5538
Neil Lee, TO

Glencoe

SECURITY BANK & TRUST CO.
735 11th St. E.
P.O. Box 218 55336
612/864-3171 Tr$14 Mil
Hd: Orlan G. Grell, SrTO
TrAdm: Cheryl Leifermann
TrOpers: Janet Schwartz

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.2 Mil
Hd: Dolores N. Beise, AdmAsst&TO

MINNESOTA (Cont'd)

Hoyt Lakes

FIRST NORTHWESTERN NATIONAL BANK
P.O. Box 475 55750
218/225-2107 Tr$10 Mil
Hd: Arlen G. Swanson, TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$7.5 Mil
Hd: D. H. Jensen, SrVP,TO&Csh
T. A. Burich, ExecVP&TO
J. C. Kraft, AsstVP&TO

Marshall

FIRST AMERICAN BANK & TRUST OF MARSHALL
P.O. Box 1156 56258
507/537-0266 Tr$120 Mil
Hd: Mark Stenson, VP&TO
TrInv: Janet Vandendriessche, TO
Bill Hurd, TO
Prob,RE: Dave Miller, AsstVP&TO
TrOpers: Julie Coudron, TO
InvAdmin: Bernie Jeub, TO
Nb: Karen Steger

Minneapolis

FIDELITY BANK & TRUST CO.
P.O. Box 1227 55440
612/789-2471
Hd,PersTr,CorpTr,EmplBen,Nb: John R. Fox, VP&SrTO
TrOpers: Carol Korblick, TOpO
Acctg&Taxes: Clark Johnson, TO

THE FIRST NATIONAL BANK OF MINNEAPOLIS
First Bank Place 55480
612/370-4430 Tr$3.5 Bil
Hd: Donald R. Koessel, ExecVP&ChmTrComm
PersTrScvs: John T. Phillips, SrVP
CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
CorpSvcs: Charles F. Glaman, SrVP
PersTr,Est: Paul O. Schliesman, VP
PersTr,InvMgmt: John T. Weingart, VP

MARQUETTE BANK MINNEAPOLIS, N.A.
90 So. 6th St. 55480
612/341-5677 Tr$800 Mil
Hd: Patrick L. Stotesbery, SrVP
PersTr: David Johnston, VP&TO
CorpTr: Mark LeMay, AsstTO
EmplBen: David E. Hartle, AsstVP&TO
TrOpers: Dale Jorgensen, VP&TO
Nb: Karen Omtvedt, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS
75 South 5th St. 55480
612/340-3144 Tr$150 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Tim Davis, TO
CorpTr: Connie Weinman, AsstVP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr,TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MINNEAPOLIS, N.A.
8th & Marquette Ave. 55479-0118
612/372-8123 Tr$3.500 Bil
(Branch in New York)
Hd: P. A. Heegaard, ExecVP
PersTr: C. R. Bailey, Jr., SrVP
CorpTrStk: D. H. Willard, VP
CorpTrBond: J. F. Gudmundson, AsstVP
TrInv: J. R. Caswell, VP
EmplBen: M. L. Lucas, SrVP
TrOpers: J. W. Hayes, SrVP
NbIndSvcs: T. J. Commerford, VP
NbInstSvcs: R. W. Edgar, AsstVP
Legal: A. H. Wernz, VP

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$35 Mil
Hd,PersTr,EmplBen,TrInv: John R. Borland, VP&TO
TrOpers,TrAdmin: Margaret Metcalf, AsstTO
PersTr,Nb: Dana Burnham, AsstTO

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 363 56073
507/354-8215 Tr$150 Mil
Hd: Robert Merillat, VP&TO
TrOpers: Robert Qvale, TO
PersTr: Marion Schnobrich, AsstTO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$195 Mil
Hd: Robert N. Prentiss, VP&TO
TrOpers: J. Larry Simpson, TOpO
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, VP&IO
EmplBen: Jill Edelstein, TO
Nb: Dan Caswell

Rochester

FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 4661 55903
507/285-7860 Tr$105.3 Mil
Hd: James D. Hausman, VP&MgtO
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
PersTr&Est: V. T. Anderson, VP&TO
TrInv: Adelaide P. Reese, VP&TrinvO
PersTr: Paul E. Broadbent, AsstVP&TO
TrOpers,ComTrF: Joseph E. Borland, TO

MARQUETTE BANK ROCHESTER
206 S. Broadway
P.O. Box 4800 55903
507/285-2690 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: H. M. Stellner, Jr., SrVP&TO
Est,Gdnshp,PersTr,TrOpers: Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Globe, TrAdmAsst
Est,Gdnship,PersTr,Taxes: Mrs. A. S. Bodensteiner, TO

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD
11th & St. Germain St. 56301
612/255-7174 Tr$120 Mil
Hd,Nb: Douglas A. Holzkamp, VP&TO
PersTr,ComTrF: Randall A. Berns, TO
EmplBen,CorpTr,ComTrF: Jerome H. Johnson, AsstVP&TO
TrOpers: Naomi Erdmann, TO
PersTr,Prob: Beverly A. Bownik, TO

ST. CLOUD NATIONAL BANK & TRUST CO.
224 E. St. Germain St. 56301
612/251-4400 Tr$60 Mil
Hd: Edward C. Wiesner, VP&TO
ComTrF,TrOpers: John Busch, AsstTO
Nb: Norman Seehusen, AsstTO

ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$58 Mil
Hd,TrInv,Nb: Stanley L. Gaffin, VP&TO
PersTr: Mark Christianson, TO
TrOpers: Arlene Pederson, Supv
EmplBen: Lynette A. Golly, PenTO

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$200 Mil
Hd: C. Richard McCabe, VP&SrTO
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Walter Opal, VP&TO
CorpTr: Sandra K. Johnson, TO
TrInv,ComTrF: John P. Klett, VP&TrInvO
EmplBen: William E. Burmeister, AsstVP
TrOpers: Donald A. Ensrud, TO

FIRST TRUST SAINT PAUL
1st National Bank Bldg. 55101
612/291-5100 Tr/o$4.4 Bil
Hd: J. Thomas Simonet, Pres & CEO
PersTr: John L. Jerry, ExecVP
TrInv,EmplBen: Richard P. Halverson, ExecVP
Nb,Mktg: Jon A. Theobald, ExecVP
CorpTr: James A. Ehrenberg, SrVP
CorpAgcy: Virginia M. Terry, SrVP
TrOpers: Harold M. Johnson, ExecVP

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary M. Ferris, TO
TrOpers: Bonnie S. Dougherty, TOpO

NORWEST BANK ST. PAUL, N.A.
55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
Hd: Stephen P. Gianoli, VP
PersTr: James G. Lethert, VP
CorpTr: Jan Hines, AsstVP
ComTrF,TrInv: David A. Beeck, AsstVP
EmplBen,Nb: John A. Maschoff, VP
TrOpers: Paula Flannigan, TOpO

Stillwater

THE FIRST NATIONAL BANK
213 E. Chestnut St. 55082
612/439-4411
Hd: John L. Jewell, TO

Wayzata

WAYZATA BANK & TRUST CO.
900 E. Wayzata Blvd. 55391
612/473-8855 Tr$65 Mil
Hd: David Boies, VP&TO
PersTr: Rita Stevens
EmplBen: Raymond Gardner, TO

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$30 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$40 Mil
Hd: Kenneth Seebold, SrTO
Ruth M. Flanigan, TO
Carol Orlowske, AsstTO

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MISSISSIPPI

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BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$12 Mil
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PersTr,CorpTr,TrOpers: William R. Fleming, AsstTO

Bay Springs

FIRST UNITED BANK
P.O. Drawer 468 39422
601/764-2115
Hd: D. Allan Stewart, SrVP&TO
Charlotte Aycok, AsstVP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-8209 Tr$34 Mil
Hd: Glenn L. Swetman, ChmBd
M. O. Lawrence III, TO
Peggy Byrd, SavingsTO
Albert Breeland, TrInvO

Brandon

RANKIN COUNTY BANK
106 Government St. 39042
601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

BROOKHAVEN BANK & TRUST CO.
P.O. Drawer 539 39601
601/833-4771
Hd: Scott M. Farnsworth

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

Canton

CANTON EXCHANGE BANK
127 West Peace St. 39046
601/859-7410
(Branch of First National Bank, Jackson)
Flora J. Rimmer, ExecVP&TO
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP,Csh&TO

Clarksdale

COAHOMA BANK
P.O. Box 100 38614
601/627-7842
(Branch of Grenada Bank, Grenada)
Hd: Mary J. Hammond, TO

UNITED SOUTHERN BANK
211 E. Second St.
P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers: Annette D. Brand, VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$9.3 Mil
Hd: T. Michael Kuykendall, TO
EmplBen: Pat Broome, AsstTO
TrOpers: June Howell, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$21 Mil
Hd: D. Richard George, SrVP&SrTO
PersTr: Kathy Read, VP&TO
EmplBen: James D. Ferguson, VP&TO
TrOpers: Tammy Holloway

MERCHANTS & FARMERS BANK
P.O. Box 431 39703
601/328-1015 3 Mil
Hd: H. E. Couchman, SrVP&TO
Patti F. Daly, TrAdmn

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$40 Mil
Hd,TrInv: Rex D. Poole, SrVP&TO
EmplBen,Mktg: Lee F. Kenney, VP&TO
PersTr,CorpTr,TrOpers: James Terry Haynes, VP&TO

Corinth

SECURITY BANK
P.O. Box 1439 38834
601/287-3121 Tr$10 Mil
Hd: James H. Moore, CPA
PersTr: Debbie Adams
EmplBen: Terry Bullard
Nb: Clint Drake

Crystal Springs

THE SUNBURST BANK
P.O. Box 72 39059
601/892-1861
(Branch of the Mississippi Bank, Jackson)
Hd: Mrs. Nan McCluney, SrVP&TO

Greenville

COMMERCIAL NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of First National Bank, Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Willie Mae Willis, AsstTO

DEPOSIT GUARANTY NATIONAL BANK, GREENVILLE BRANCH
P.O. Box 818 38701
601/378-2266
(Branch of Jackson)
Hd: Larry Wall

FIRST GREENVILLE BANK
P.O. Box 959 38702-0959
601/378-3907 Tr$25 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Paul R. Horne, Jr., SrVP
PersTr,CorpTr,EmplBen: William F. Gillis, VP&TO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142
Steve Lary, TO

THE BANK OF GREENWOOD
P.O. Box 945 38930
601/455-1531
(Branch of First National Bank, Jackson)
Hd: Mrs. Rita A. Daves, TO

DEPOSIT GUARANTY NATIONAL BANK
820 W. Park Ave. 38930
601/455-1000
(Branch of Jackson)
Hd: F. R. Morgan, III, TO&FM

Grenada

GRENADA BANK
P.O. Box 947 38901
601/226-3141 Tr$22 Mil
Hd: D. B. Moorhead, SrVP&TO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39501
601/864-2252 Tr$7 Mil
Hd: Cathy Wood, TO

HANCOCK BANK
P.O. Box 4019 39501
601/868-4400 Tr$90 Mil
Hd: Mart Melton, Jr., VP&SrTO
ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Mrs. Margie Johnson, VP&TO
CorpTr: Mrs. Nancy Morse, VP&TO
TrInv: George Bensabat, VP&TrInvO
Est: Milton Weems, VP&TO
TrOpers: Happy McDonald

Hattiesburg

CITIZENS BANK OF HATTIESBURG
P.O. Box 1071 39401
601/544-8100
(Branch of First National Bank of Jackson)
Hd: Al Shiyou, TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/544-6700
(Branch of Jackson)
Hd: Paul Rimes, ExecVP
Mary Humphries, AsstTO

FIRST MISSISSIPPI NATIONAL BANK
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb: Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen: B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

Hazlehurst

COPIAH BANK, N.A.
P.O. Box 31 39083
601/894-2831
Hd,PersTr: Mrs. June L. Thorne, SrVP&TO

MERCHANTS & PLANTERS BANK
P.O. Box 70 39083
601/894-4141
Hd: Rachel H. Barlow, AsstVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

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MISSISSIPPI (Cont'd)

★Jackson

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Greenville, Greenwood, Hattiesburg, Laurel, Meridian, Natchez & Yazoo City)
Hd: Lowell F. Stephens, ExecVP
AsstHd: William G. McDermott, SrVP&TO
PersTr: William H. Mounger, Jr., SrVP&TO
TrInv: Gerald L. White, VP&TrInvO
TrOpers: Richard R. Pratt, VP&TO
Nb: J. Edmund Johnston, Jr., VP&TO
CorpTr&Fndtns: C. David Cleland, VP&TO
EmplBen: James M. Purdie, TO
RE: John W. Lowery, VP&TO
Steve Butler, TO&Forester

FIRST MISSISSIPPI NATIONAL BANK
P.O. Box 1605 39205
601/354-4500 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

FIRST NATIONAL BANK, JACKSON
248 E. Capitol St. 39201
601/354-5180
(Branches in Canton, Greenville, Greenwood & Hattiesburg)
Hd: E. E. Laird, SrVP&SrTO
PersTr: R. Fulton Thompson, VP&TO
CorpTr: A. P. Ford, VP&TO
TrInv: Chris Grillis, VP
TrOpers: Raymond L. Honeycutt, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: J. Stephen Ellis, VP&TO

THE MISSISSIPPI BANK
P.O. Box 23053 39225-3053
601/969-6175
(Branches in Crystal Springs & Canton)
Hd: Larry Cantrell, SrVP&TO
PersTr,CorpTr: John Mark McKenzie, AsstTO
EmplBen: Mary Dell McCoy, AsstVP&TO
TrOpers: Suzanne Stephens, AsstTO

Laurel

BANK OF LAUREL
West 10th St. & Highway 15 North 39440
601/649-7310 Tr/u$1 Mil
Hd: A. Jackson Huff, Jr.

COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 168 39441
601/649-9500 Tr$29.2 Mil
Hd: Charles H. Windham, Jr., VP&TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2668 39440
(Branch of Jackson)
H. Cal Callen, AsstTO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 642 39095
601/834-2311
Hd: W. D. Wilson, VChmBd&TO
Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr/u$1 Mil
Hd: W. F. Stanton

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

DEPOSIT GUARANTY NATIONAL BANK
406 2nd Ave. 39301
601/693-1121 Hd: Stephen O. Moore, SrVP&TO
Anne W. Flynt, VP&TO

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$20 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

FIRST UNITED BANK
P.O. Box 991 39301
601/693-2431 Tr$7.1 Mil
Hd: John A. Konrade, ExecVP&TO
PersTr: D. Allen Stewart, SrVP&TO

Natchez

DEPOSIT GUARANTY NATIONAL BANK, NATCHEZ BRANCH
P.O. Box 847 39120
601/442-6471
(Branch of Jackson)
Hd: Charles H. Petkovsek, SrVP

Oxford

THE FIRST NATIONAL BANK
1302 Jackson Ave. 38655
601/234-2821 Tr/u$1 Mil
Hd: William R. Gottshall, Pres&CEO

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Hd: Mrs. Ellen N. Cole, VP&TO

PASCAGOULA-MOSS POINT BANK
P.O. Box 1029 39567
601/762-4001
Hd: Joseph E. Brown, VP&TO

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J. W. Griffith, VP&TO

Raymond

MERCHANTS & PLANTERS BANK
P.O. Drawer B 39154
601/857-8044
Hd: H. R. Kilby, Jr., Pres&TO

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$2.8 Mil
Hd: Bobby P. Martin, Chm

Ruleville

PLANTERS BANK & TRUST CO.
P.O. Box 6 38771
601/756-4321
Hd: Robert R. Clark, TO
Darlene L. Williams, AsstTO

Sardis

BANK OF SARDIS
201 South Main St. 38666
601/487-1661 Tr/o$2.5 Mil
Hd,TrInv: J. Q. West, Chm&CEO
Roy H. Sawyer, Pres
PersTr,CorpTr,ComTrF,TrOpers,Nb,TDP: Charles M. Gordon, VP&TO

PANOLA COUNTY BANK
P.O. Box 97 38666
601/487-2525
Hd: Bob Scallorn, AsstVP

Starkville

SECURITY STATE BANK
P.O. Box 1127 39759
601/323-5155 Tr$3 Mil
Hd: Larry W. Jones, VP&TO

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/842-6661 Tr$55 Mil
Hd,TrInv,ComTrF: E. L. Joyner, III, 1stVP&SrTO
PersTr: Mike Sadler, TO
CorpTr: Laura Maynard, TO
EmplBen: Rosaland Allen, VP&TO
TrOpers: James Young, TOpO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/842-5273 Tr$35 Mil
Hd: E. Robinson McGraw, SrVP&SrTO
PersTr: Kenneth Grisham, AsstTO
EmplBen: Don Carter, VP&TO

Union

PEOPLES BANK OF MISSISSIPPI, NatAssn
P.O. Box 251 39365
601/774-9266 Tr/u$1 Mil
Hd: Claud H. Livingston, Pres

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
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Cape Girardeau

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314/333-2240
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PersTr: Patricia E. Fitzgerald, TO
TrInv: John B. Kennedy, TO
TrOpers: Susan A. Mayer, TO
Nb: William J. Onder, TO
Edward L. Armstrong, TO
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TrInv: Carl C. Enloe, SrVP&TO
EmplBen: Ronald Morice, VP
TrOpers: Laurie Hayek, AsstVP&TOpO
Nb: Richard E. Drummond, SrVP&TO
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314/725-9055 Tr$207 Mil
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TrInv: A. C. Parato, VP
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TrOpers: J. Burch, VP
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PersTr,TrInv: A. Ben Galloway, VP&TO
PersTr,RE: John A. Epple, Jr, VP&TO
TrOpers: Barbara Kribbs, TO
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TrOpers,TrAdm: Nedra Moreau, TO

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Fulton

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CorpTr,TrInv: Robert L. Kohley

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HANNIBAL NATIONAL BANK
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314/486-3134

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Inez Craig, TO
STANDARD STATE BANK
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PersTr,CorpTr,TrInv: Michael W. Prenger, AsstTO
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TrOpers: Darrell E. Werner, SrVP
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Nb: Robert W. Loyd, SrVP

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TrOpers: Charlene C. Osborn, TOpO
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TrInv,ComTrF: Joseph W. Kresse, TrInvO
TrOpers: Mark C. Corcoran, TO
EmplBen: Anna L. Lawless, TO
Prob: Edgar Sylvester, TO
Nb: Donald B. Ketchum, TO

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CorpTr: Judith K. Henzlik, VP&TO
TrInv: W. Patrick Stermer, ExecVP
TrOpers: Lawrence J. Cipolla, SrVP&TOpO
Nb: David Eisenstein, TrCoun

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CorpTr: William C. Boaz, SrVP
TrInv: Stuart L. Murdock, ExecVP
ComTrF,TrOpers: E. Frank Ware, SrVP
EmplBen: Robert E. Reiter, SrVP
Nb: Mrs. Leone H. Park, ExecVP
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EmplBen,TDP: Reggie Cunningham

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PersTr,Prob: Janet H. Mahl, TO

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TrInv: Sharon Evers, VP&TO
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TrOpers: Shane McDonald, AsstVP&TO
Neil Faucett, AsstVP&FM
Eric Mattson, AsstTrInvO
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TrOpers: Constance J. Smith, TO
TrInv: Robert S. Siemens, VP&TO
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Nb: Bartlett Ford, VP&TO

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PersTr,TrOpers: Wayne P. Willard, VP&TO

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Eugene F. Williams, Jr., Chm
PersTr: Garrett L. Keithly, SrVP
TrInv(Eqty): James D. Wright, SrVP
TrInv(FI): Robert J. Franklin, SrVP
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Mktg: Ronald A. Stahl, VP
InstSvcs: Ralph W. Webster, VP
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TrOpers: Harry N. Schweppe, Jr., SrVP
EmplBen: Gary F. Grammer, VPAdm

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2211 S. Big Bend Blvd. 63117
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Thomas Gehrin, TO

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314/776-7000 Tr/o$30 Mil
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PersTr: Wayne E. Page, TO
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OPERATIONS DIVISION:
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314/725-9055 Tr$260 Mil
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TrInv: A. C. Parato, VP
EmplBen: Vernon Vinyard, AsstVP
TrOpers: Janet M. Burch, VP
Nb: Charles Lynch, AsstVP

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CommlTr: George Lange, SrVP
EmplBenInv: John V. Davis, SrVP
TrOpers: Kathy A. Quann, VP
EmplBenAdm: Julie Woulfe, AsstVP
PersTrAdm: Donna Botkin, AsstVP
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Nb: Frank Rice, VP

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816/827-3311 Tr$1 Mil
Hd: George A. Indestad, Pres

Sikeston

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PersTr,TrOpers,Nb: Mona L. McReynolds, AsstTO
EmplBen,Nb: Richard Adams, AsstTO

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Phyllis Robinson, AsstTO
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816/747-7141
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FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741 Tr$3.2 Mil
Hd: John H. Lohan, Pres&TO
Mary K. Sprick, AsstTO

Webster Groves

CHARTERBANK WEBSTER GROVES TRUST CO.
75 W. Lockwood Ave. 63119
314/961-2400 Tr$1 Mil
Hd,PersTr,CorpTr,TrInv,Nb,TDP: Sidney D. Crouch, VP&TO
TrInv: Ray L. Ruby, CEO

Weston

BANK OF WESTON
800 Highway 45 64098
816/386-5252 Tr$1 Mil
Hd: Roger G. Wilson
TrOpers: Glenn D. Benner

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Billings

FIRST INTERSTATE BANK OF BILLINGS, N.A.
First Interstate Center, 401 N. 31st St.
P.O. Box 30918 59116
406/255-5230 Tr$104 Mil
Hd,Nb: David L. Haft, VP&TO
PersTr,CorpTr: Lee Hafner, VP&TO
Prob: W. Ward Schaumberg, AsstVP&TO
TrInv: Steven G. Cherrier, AsstVP
EmplBen: Gregory L. Schmidt
TrOpers,ComTrF: Edith Nelson, TOpO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$225 Mil
(Trust Division Offices in Bozeman, Great Falls, Helena & Missoula)
David L. Servies, Pres&CEO
B. Nevling Clune, Jr., EBO
Barry M. Edward, REO
Edward V. Eve, EBO
Helen M. Hancock, TO&Sec
Royal C. Johnson, VP&IO
Thomas G. McCleary, TO&Treas
Sherrie Pantle, TOpO
E. William Webster, TO
Marilyn F. Byrd, CTO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Building
P.O. Box 30058 59117
406/248-7344 Tr$440 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP
Billings Office:
Mgr: Howard Vralsted, VP
Richard F. Rigler, AsstVP
Jean A. Edwards, TO
Gerri M. Rowe, AsstTO
John H. Skogmo, AsstVP
Louise Hoffmann, AsstCont

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59715
406/587-0641 Tr$1.7 Mil
Hd: Philip R. Sandquist, Pres
PersTr,CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-9222
(Branch of Billings)
Hd: Charles A. Wendtland, SrTO&GenCoun

MONTANA BANK OF BOZEMAN, NatAssn
P.O. Box 370 59715
406/586-3381 Tr$4 Mil
Hd: Orville Erlenbush, TO

Glasgow

FIRST SECURITY BANK OF MONTANA,NatAssn
P.O. Box 69 59230
406/228-4371
Marilyn Maxness, TO

Great Falls

FIRST INTERSTATE BANK OF GREAT FALLS
425 First Ave., N. 59403
406/761-1750 Tr$16 Mil
Hd: L. D. LeMaster, VP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central 59403
406/761-2650
(Branch of Billings)
Hd: Daniel C. Ewen, VP&Mgr
Clark Henderson, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. North
P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, TO
Karen M. Bishop, AsstTO
Robert K. Doerk, Jr., AsstTO

TRUST CORPORATION OF MONTANA
P.O. Box 5003 59403
406/727-2050 Tr$100 Mil
Hd: N. Patrick Butler, Pres&TO
PersTr: Donald L. Knutson, VP&TO
CorpTr,ComTrF,TrOpers: Joann Hopp, TO
EmplBen: Cyndi Birkholz, AsstTO
TrOpers: Karen Gilbert, AsstTO

★ Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161
(Branch of Billings)
Hd: L. Don Short, VP&Mgr

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/443-4700
(Branch of Billings)
Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, VP
Gregory A. Hughes, TO
John B. Gibson, AsstTO
Daryl Clingingsmith, AsstTO
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstIO
Marion R. Keithcart, AsstTO
Joan Morello, AsstIO

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St.
P.O. Box 250 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST NATIONAL MONTANA BANK OF MISSOULA
P.O. Drawer B 59806
Tr$50 Mil
Hd: Susan K. O'Neil, AsstVP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59801
406/728-0670
(Branch of Billings)
Hd: Fred Springsteen, SrTO

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr$121 Mil
Hd: John E. Parker, VP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

NEBRASKA

Alliance

ALLLIANCE NATIONAL BANK & TRUST CO.
124 West Third St., P.O. Drawer E 69301
308/762-2300
Mark L. Anderson, TO
Eva Knight, AsstTO

THE GUARDIAN STATE BANK & TRUST CO.
P.O. Drawer A 69301
308/762-4400 Tr/o$50 Mil
Hd,Nb: H. W. Dakin, SrTO
TrOpers: J. R. O'Neal, II, TO
PersTr: W. A. Seiler, TO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111 Tr$3.8 Mil
Hd: Dan J. Armbruster, Pres&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$5 Mil
Hd,PersTr: J. E. Koepke, VP&Csh
EmplBen,TDP,TrOpers: David LaFerla, AsstTO
Nb: J. W. McBride, Pres

Beatrice

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St. 68310
402/223-4041 Tr$4 Mil
Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
Don Johnsen, VP&TO
Sherry A. Payne, Csh&TO

Bellevue

BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400
Hd: Michael J. Walts
PersTr: Rick R. Sanders
TrInv: Joni K. Pierce
TrOpers,TDP: Karen A. Hosier

TRI-COUNTY BANK & TRUST
1001 Fort Crook Rd. 68005
402/733-3000
Hd: Michael Walts
PersTr,TrOpers: Karen A. Hosier
TrInv: Joni K. Pierce

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Hd: Charles R. Giles, Pres

Columbus

COLUMBUS BANK & TRUST CO.
2501 13th St.
P.O. Box 98 68601
402/564-1234
Hd: Robert C. Labenz, ExecVP&TO
Harold J. Luchtel, Pres&AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr$45 Mil
Hd: Wayne E. Grachek, Sr., VP&SrTO
John Scott, TO
Elizabeth Haskins, TO

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: John C. Adams, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: J. J. Konen

Elkhorn

BANK OF ELKHORN
P.O. Box 469 68022
402/289-2551 Tr$2.2 Mil
Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486 Tr$2.5 Mil
Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1209 68025
402/727-1100 Tr$20 Mil
Thomas G. Kelly, TO

FREMONT NATIONAL BANK & TRUST
152 East 6th St. 68025
402/721-1050 Tr$29 Mil
Hd: Joseph E. Twidwell, VP&TO
TrOpers: Mary Flies

Gering

GERING NATIONAL BANK & TRUST CO.
P.O. Box 100 69341
308/436-5061 Tr$10 Mil
Hd: Leland Judy, TO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave. 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

FIVE POINTS BANK
2015 North Broadwell Ave. 68801
308/384-5350 Tr$2.9 Mil
Hd: W. W. Marshall, Jr.

NORWEST BANK GRAND ISLAND, N.A.
P.O. Box 1768 68802
308/382-7222 Tr$101 Mil
Hd,PersTr,EmplBen,Nb: John B. Atkins, VP&Mgr
PersTr,CorpTr,Nb: Ronald L. Adams, VP&TO
TrOpers: Donna M. Young, TOpO
PersTr,EmplBen,Nb: Holly A. Huerter, TO
FM: Bob Dwyer
Steve Manning
Mark Gustafson

OMAHA NATIONAL, GRAND ISLAND
P.O. Box 2006 68802
308/382-3100 Tr$20 Mil
Hd: Richard K. Rabe, VP&TO

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382 4800 Tr$30 Mil
Hd: Fredrick F. Neid, VP&TO
TrOpers: Kathy Swanson, AdmAsst

Harrison

THE SIOUX NATIONAL BANK
69346
308/668-2436
Hd: Wayne Hoskinson

Hastings

NORWEST CAPITAL MANAGEMENT & TRUST CO., NEBRASKA
747 North Burlington 68901
402/463-3817 Tr$700 Mil
(Branch of Omaha)
Mgr: Willard T. Essex, VP

Hemingford

BANK OF HEMINGFORD
P.O. Box 157 69348
308/487-3314

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr$2.1 Mil
Co-Admin: Melba J. Cook, VP&TO
Charlene E. Schuetz, VP&TO

Imperial

CHASE COUNTY BANK & TRUST
545 Broadway 69033
308/882-4286 Tr$1 Mil
Hd: John Adams, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68847
308/234-1818 Tr$20 Mil
DivHd: Leo L. Henricksen, TO&SrVP
Laurence L. Jepson, Pres&TO
Harold Oldfather, ChmBd
DeptHd: Pamela A. Colling, TO
Lynnette Ritterling, AdmTrAsst
Don Muhlbach, FM&TO

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Jackie Purdy, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$14 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Jackie Purdy, TrAdmO

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$6.0 Mil
Hd: Jon Thornburg, VP&TO
TrOpers: Margene Pierce, AsstTO

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CITY BANK & TRUST COMPANY OF LINCOLN
14th & M Streets
P.O. Box 81828 68501
402/477-4481
Hd: Lorraine F. Stratton, VP&TO

FIRST NATIONAL BANK & TRUST CO.
13th & M Sts. 68501
402/471-1346 Tr$536 Mil
Hd: Harold J. Dawson, Jr., VP&Mgr
PersTr: Robert Chancellor, VP&Mgr
CorpTr,EmplBen: Norman Wilson, VP&Mgr
TrInv: William S. Eastwood, VP&Mgr
TrOpers: Robert Kahm, VP&Mgr
Prob: Richard Emery, VP&Mgr
Farm: Charles Marquardt, VP&Mgr
Nb: John Guenzel, VP&Mgr
Tax: Jody Herrmann, Mgr

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/472-4411 $415 Mil
Hd: Vincent T. Goeres, SrVP&TO
PersTr: David E. Asche, VP&TO
CorpTr: John E. Wilson, VP&TO
TrInv,ComTrF: James T. Hitt, VP&TrInvO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Richard D. Filbert, VP&TOpO
Nb: R. David Wilcox, VP&TrMktgO
FM: Keith W. Carlson, VP

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/488-0941 Tr$48 Mil
Hd: R. B. Frey, SrVP&TO
TrInv,ComTrF,EmplBen: Ken Backemeyer, SrVP&TO
TrOpers: Phyllis Beum, AdmAsst

McCook

FIRST NATIONAL BANK
P.O. Box 371 69001
308/345-1575 Tr/u$1 Mil
Hd: Harold E. Larmon, Pres&TO

McCOOK NATIONAL BANK
P.O. Box 740 69001
308/345-4240 Tr$1 Mil
Hd: Peter M. Graff, Pres,TO&ChmBd
PersTr: Dan Funk
TrOpers: Dixie Lorentz

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$12 Mil
Hd,TrInv: A. C. Hove, Jr., ChmBd&TO
TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

FARMERS BANK
P.O. Box 725 68410
402/873-5573 Tr$2 Mil
Hd: Arvon J. Marcotte, Pres&TO
PersTr,TrOpers: John T. Stark, TO

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$1 Mil
Hd: Michael J. Walts
James B. Miller
Paul H. Albrecht
Rick Sanders

Neligh

THE NATIONAL BANK OF NELIGH
P.O. Box 129 68756
402/887-4143 Tr$1 Mil
(Branch in Verdigre)
Barbara C. Hughes, TO
John E. Glandt, Pres
Ralph C. Schrader, SrVP
William R. Bates, VP&AsstTO

Norfolk

THE DeLAY FIRST NATIONAL BANK & TRUST COMPANY
401 Norfolk Ave.
P.O. Box 13 68701
402/371-1001 Tr$22 Mil
Hd: B. M. DeLay, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69101
308/532-1000 Tr$25 Mil
Hd: Donald D. Kilgore, VP&TO
TrOpers: Kim Steger

McDONALD STATE BANK
P.O. Box 220 69103
308/532-2300 Tr$1 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69103
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

KEITH COUNTY BANK & TRUST CO.
315 North Spruce St. 69153
308/284-4071 Tr$9.1 Mil
Hd: Peter H. Hansen, TO

Omaha

AMERICAN NATIONAL BANK
90th & West Dodge Rd. 68114
402/393-7600 Tr$18 Mil
Hd: Jerry B. Weber, VP&TO
TrOpers: Doris Garms, AsstTO

DOUGLAS COUNTY BANK & TRUST CO.
6015 Northwest Radial Hwy. 68104
402/551-4310 Tr$20 Mil
Hd: Richard D. Mullin, SrVP&TO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr$500 Mil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
PersTr: Harold B. Kosowsky, TO
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOpers: Herbert J. Young, TO
Nb: T. J. Gaughen, MO
TDP: D. L. Vuagniaux, AsstOpO

NORWEST CAPITAL MANAGEMENT & TRUST CO.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branch in Hastings)
Hd: H. David Neely, Pres
PersTr,Est: Harry P. Yosten, VP
EmplBen,CorpTr: J. Richard English, SrVP
CapMgmt: Michael R. Kingston, VP
TrInv: Pat Miner, IO
ExecSvcs/Plng: Richard W. Patterson, 2ndVP
TrOpers: Susan Joe, TO
Stephen Stroud
Ronald G. Webster, COO

OMAHA NATIONAL BANK
1700 Farnam St. 68102
402/348-6350 Tr$1.3 Bil
(Branch in Grand Island)
Hd: Thomas N. Moore, ExecVP
PersTr: Donald W. Engdahl, VP
CorpTr: Jack B. Wheeler, VP
TrInv: Kenneth W. Kroeker, SrVP
ComTrF,EmplBen: Stanley A. Traub, VP
TrOpers: John P. Cermak, VP
Nb: Stephen R. Lundholm, VP

PACKERS BANK AND TRUST CO.
4710 So. 23rd St. 68107
402/731-4900 Tr$10 Mil
Hd: Don Dworak, ExecVP&SrTO
Patrick M. Coyle, TO

Schuyler

THE SCHUYLER STATE BANK
68661
402/352-2401 Tr$3.495 Mil
Hd: Ronald J. Krejci, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Larry L. Bazata, ExecVP&TO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$15 Mil
Hd: D. E. Hittner, TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$3.2 Mil
Hd: Velda R. Roberts, VP&TO

Verdigre

THE NATIONAL BANK OF NELIGH BRANCH
68783
402/668-2205
(Branch of Neligh)
Kirk K. Cisler, Mgr,VP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 130 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, Pres&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, ExecVP&TO
TrOpers: Lorie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$44 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$19.5 Mil
Hd: Bruce E. Stephens, AsstVP&TO
TrOpers: Kathy Bartling, TOpO

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NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
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702/738-3126
(District Trust Office of Reno)
Hd: Eugene Eckert, RegMgr

Las Vegas

First Interstate Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 15188 89114
702/385-8433
Hd: Wayne Williams, SrVP&DivMgrTr
BrMgr: Mark Dreschler, VP
CorpTr: Gail Bishop, TrAdm
TrOpers: Terry Shamburger
CourtTr: Robert Hayes, TrAdm
Nb: Robert Johnson, AsstVP&TrSvcsO

NEVADA NATIONAL BANK
233 S. Fourth St. 89101
702/386-3612
(Branch of Reno)
Hd: Marlene Kirch, VP
PersTr: Lorri Jackson, TO
CorpTr: Fran Schartz, VP

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$120 Mil
Hd: Jerry Mandel, SrVP&TO
PersTr: Sally Morrill, AsstVP&TO
TrInv: Juneen Horch, AsstVP&TO
EmplBen: Jim Mitchell, TO
TrOpers: Denise Prescott, TrSupv

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 19260 89132
702/731-2222
(Branch of Reno)
Hd: Elaine Frazier, TO

VALLEY BANK OF NEVADA
P.O. Box 15427 89114
702/386-1285 Tr$2.1 Bil
(Branch in Reno)
Kenneth E. Miller, ExecVP&SrTO
Hd: Robert J. Kolesar, Mgr,SrVP&TO
Consul: C. Don Brown
SpecSitua: D. Reed Sorenson, Mgr,VP&TO
PersTr: V. M. Forst, Mgr,VP&TO
David M. Daniel, TO
Patricia K. York, TO
Christopher K. Munhall, TO
Anne M. Marschik, TO
David M. Campbell, TO
InstDept: Gary L. Adkins, Mgr,VP&TO
Doris Smith, AsstVP&TO
R. Thomas Rhees, TO
CustoDept: Mark H. Bouchard, Mgr&TO
Invst&DevDept: Monte L. Miller, Mgr&VP
Blayne A. Ence, TO
Ken W. Fong, TO
CorpTr: Roger C. Wright, Mgr,AsstVP&TO
Opers: Robert McLean, Mgr&VP
Karen J. Lewallen, TO

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Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 30100 89520
702/784-3258 Tr$1 Bil
(Branches in Elko & Las Vegas)
BrMgr: John Maher, VP
TrInv: R. M. Lee, Pres, First Interstate Inv. Advisors of Nevada Inc.
CorpTr,EmplBen: J. R. Beekman, TrAdm
TrOpers: Vance Walker
Nb: Virginia McCormick

NEVADA NATIONAL BANK
P.O. Box 11500 89550
702/785-6678 Tr$2.8 Bil
(Branch in Las Vegas)
Hd: Peter D. Burnes, SrVP&TO
PersTr: Lois Ogden, AsstVP&TO
TrInv,ComTrF: John Chrissinger, COO
EmplBen: W. M. Ponton, VP
TrOpers: Eleanor White, VP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2325 Tr$36 Mil
(Branch in Las Vegas)
Hd: David E. Lewis, VP&TO

SECURITY BANK OF NEVADA
P.O. Box 3339 89505
702/784-7291 Tr$175 Mil
Hd: Kenneth W. Suess, VP
PersTr: Judith C. Toland, VP&SrTA
CorpTr: Vicki Poelstra, TA
TrInv: Murray Foster, AsstVP
EmplBen: Al Knepper, TA
TrOpers: John J. Nieves, VP

VALLEY BANK OF NEVADA
401 S. Virginia St.
P.O. Box 10927 89510
702/789-7060 Tr$800 Mil
(Branch of Las Vegas)
Hd: Thomas Tucker, Mgr,VP&TO
TrInv: Monte L. Miller, VP&TO
PersTr: Doris Williams, VP&TO
Jane Townley-Petty, TO
Terry Lee, TO
EmplBen: Art Londos, AsstVP&TO
CorpTr: Betty J. Young, TO

NEW HAMPSHIRE

Claremont

BANKEAST
P.O. Box 240 03743
603/542-7755
David Wilson, RegPres

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03301
603/225-4530 Tr$160 Mil
(Branches in Manchester & Nashua)
Hd,PersTr: Frederic R. Pilch, SrVP&TO
CorpTr: David Bliss, AsstVP&TO
TrInv: Ronald R. Camirand, VP&TO
EmplBen: Margaret Wiebusch, AsstVP&EBO
TrOpers: Delma H. Reagan, VP&TO
Nb: Arthur W. McKee, AsstVP,TO,TBDMgr

CONCORD NATIONAL BANK
P.O. Box 528 03301
603/225-4300 Tr$125 Mil
Hd: William B. Morrison, SrVP&TO
Richard N. Edmunds, TO
PersTr: Mark E. Lavalle, AsstVP&TO
TrOpers: Barbara J. Bilodeau, TOpO

Conway

INDIAN HEAD BANK-NORTH
Main St. 03818
603/447-5425
(Affiliate of Nashua)
Hd: Marlene Gallinelli, TO

Dover

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$12 Mil
Hd: Allan L. Poole, VP-Tr&IO
TrOpers: Anita M. Blum, AsstTO

Exeter

EXETER BANKING CO.
P.O. Box 100 03833
603/778-7878 Tr$40 Mil
Hd: Rudolph C. Hede, VP&TO
John F. Cullinane, VP&TO
Patricia S. Qualter, AdmAsst

Hanover

DARTMOUTH NATIONAL BANK
P.O. Box 991 03755
603/643-2500 Tr$200 Mil
(Branch in New London)
Hd,PersTr,Nb: William B. Hamilton, Jr., SrVP&SrTO
Admin: Cynthia J. Neily, VP&TO
TrOpers: Kurt H. Merrill, TO
TrInv: H. Richard Wilking, SrVP
Taxes: Frank J. Currier, Jr., TO

Keene

INDIAN HEAD NATIONAL BANK OF KEENE
20 Central Square 03431
603/352-4022
(Affiliate of Nashua)
Hd,TrInv: Kevin A. Soucy, VP&TO
PersTr,CorpTr,TrOpers: Frances N. Potter, TO

Laconia

FIRST N.H. LACONIA PEOPLES BANK & TRUST
P.O. Box 250 03247
603/524-1040 Tr$83 Mil
Hd: David J. Palfrey, VP&TO
PersTr: Arlene W. Carter, AsstVP&TO
Prob: Kathleen Cramer, TO
TrInv: B. Randy Haas, AsstVP&TrInvO
TrOpers: Janice Plummer, TrSupv

Littleton

INDIAN HEAD BANK-NORTH
160 Main St. 03561
603/444-6521 Tr$6.5 Mil
(Affiliate of Nashua)
Hd: Marlene S. Gallinelli, TO

Manchester

AMOSKEAG NATIONAL BANK & TRUST CO.
P.O. Box 150 03105
603/624-3600 Tr$350 Mil
Hd: John E. Tinder, SrVP&SrTO
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Verna Pare, AsstVP&TO
TrInv: David J. Towner, SrVP&SrIO
ComTrF: Leslie H. Goodnow, AsstVP&TO
EmplBen: Edgar C. Austen, VP&PenTO
TrOpers: David D. Berndt, VP&TO
Nb: John J. Latimer, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6615 Tr$160 Mil
(Branch of Concord)
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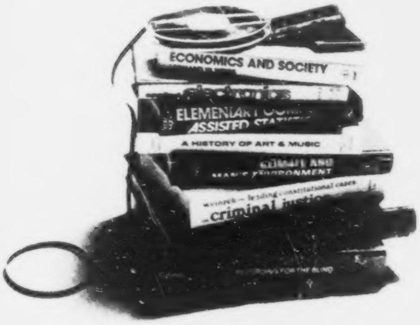

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EmplBen: Roberta R. Freedman, AsstVP&TO
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TrInv: William A. Proskow, VP&IO
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Nashua

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PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

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ComTrF: John W. Stearns, VP&TO
TrInv: Howard S. Shaff, VP&IO
TrOpers: Gloria S. Comolli, AsstVP
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EmplBen: Ashley D. Burt, Jr., AsstTO
ComTrF: Judith K. Noel, AsstTO
TrOpers,TDP: Thomas Jaslavich, AsstTOpO
CorpTr: Grechen Teich, TrAdm

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The Gallery, Newport Road 03257
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PersTr: Debra T. Wilner, TO&Coun

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603/436-7700 Tr$42 Mil
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PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO

Rochester

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201/766-1000
(Branch of Newark)
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201/681-4000
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Beverly

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414 Cooper St. 08010
609/387-0057
(Branch of Newark)
Hd: Greg Dunham

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Mrs. Katherine E. Lipinski, AsstSec&AsstTO
Mrs. Roberta M. D'Amore, AsstSec&AsstTO
TrOpers: Mrs. Marie E. Ruvoldt, AsstSec&AsstTO

Bordentown

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Rte. 130 08505
609/298-5500
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TrInv: Robert T. Haver, SrVP&IO

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Hd: Mrs. Antoinette Bovor

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201/477-4150
(Branch of Toms River)
Domenick Servodio, AsstVP&NbO

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201/892-8800
(Regional Trust Office of Cherry Hill)
Nb: Kenneth Silverstein, VP&TO

Bridgeton

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PersTr: Harold Twiss, VP&TO
TDP: John Allen, TO

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609/451-3400
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RegTrMgr: James E. Doyles, SrVP
Tr: George S. Waddington, VP
Thomas D. Lee, TO
Nb: David A. Malone, TO

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FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
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Route 22 & Grove Street 08807
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(Regional Trust Office of Plainfield)
Florence G. Thompson, AsstVP&TO

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FIDELITY BANK & TRUST CO. OF NJ
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(Branch of Cherry Hill)
Thomas A. Smyth, Jr., SrTO
Jane McCarty, TO

FIRST FIDELITY N.A. OF SOUTH JERSEY
(Trust Dept. located in Bound Brook)
541 Sunset Rd. 08016
609/386-0091
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Hd: William Bogel, VP&TO

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THE CHATHAM TRUST CO.
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FIDELITY BANK & TRUST CO.
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(Branch in Burlington)
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PersTr: Jane McCarty, TO
TrOpers,TDP: Mellon Bank/SEI

THE FIRST JERSEY NATIONAL BANK
878 Route 70 East 08003
609/424-0707
(Branch of Newark)
Gregg B. Dunham

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P.O. Box 5470 08034
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PersTr: Robert W. Jackson, VP&TO
CorpTr,EmplBen: Louis M. Keane, VP&TO
TrInv: Gary L. Maddox, VP&IO
ComTrF,Tax: Robert S. Kessler, VP&TO
TrOpers: Allen W. Doll, VP&TO
Nb: Kenneth Silverstein, VP&TO

UNITED JERSEY BANK
Ellisburg Circle & Brace Rd. 08034
609/665-4800
(Regional Trust Office of Hackensack)
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Nb: David A. Malone, TO

Dover

UNITED JERSEY BANK
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(Regional Trust Office of Hackensack)
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Nb: Richard Thomas, SrFPO

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TrOpers: Peter A. Beekman, VP&TO
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PLAN INSTALLATION
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PLAN ADMINISTRATION
Maintain employee records for plan benefits, adjust records annually to reflect benefit changes, prepare employer, employee and governmental returns and reports. Consult with employer regarding plan interpretation, claims procedure, plan modifications and IRS audits.

ACTUARIAL SERVICES
Calculate accrued and projected benefits for defined benefit pension plans. Analyze funded status of plan and determine the employer's contribution alternatives. Prepare actuarial certification.

DEFINED CONTRIBUTION RECORD-KEEPING
Maintain individual employee accounts. Prepare employer report showing allocation of contributions, investment earnings, appreciation/depreciation, forfeitures, expenses and withdrawals. Prepare individual employee statements.

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PersTr: Harry J. Wyman, VP&TO
TrOpers: Frances P. Kozick, TOpO

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(Trust Offices in Summit, Trenton & Westfield)
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CorpTr: Bernard F. Cimo, VP&TO
TrOpers: Emma D. Boyd, AsstVP&TO
TrInv: John C. Kautz, VP&TO

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201/354-7400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
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RegTrMgr: James E. Doyle, SrVP
PersTr: Deborah Logan, TO
Nb: Robert T. Starkey, TO

Englewood

MIDLANTIC NATIONAL BANK
1 Engle St. 07631
201/894-4823
(Branch of Edison)
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PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick H. Clarke, TO
TrInv,EmplBen: Walter A. Hemberger, VP&TO

Flemington

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201/782-3151
Hd: Paul Nosal, TO

Freehold Township

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PersTr: Joan Kenyon, AsstVP&TO
TrInv: James S. Vaccaro, VP
ComTrF,CorpTr: Roslyn M. Musier, AsstTO
EmplBen: Gene R. Smith, PenTO
Nb: Mark W. Morrison

Gladstone

PEAPACK-GLADSTONE BANK
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201/234-0700 Tr$49 Mil
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Glen Rock

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PersTr: Lawrence J. Schehan, VP&SrTO
Peter N. Sonderfan, VP&SrTO
Leonard M. Nedswick, VP&TO
Erma W. Little, TO
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Nb: John O'Leary, TO
Opers: Barbara Gasparini, TO
Joe Williams, Tx&AsstTO
Diana Voltzow, AdmAsst

Hackensack

COMMERCIAL TRUST CO. OF NEW JERSEY
359 Main St. 07601
201/489-8703
(Branch of Jersey City)
Nb: Thomas F. Gallagher, AsstTO

FIRST FIDELITY BANK-COUNTY
239 Main Street 07601
201/567-5000
(Regional Trust Office of Newark)
Hd: Donald D. O'Connor, AsstVP&TO

UNITED JERSEY BANK
210 Main St. 07602
201/646-5217 Tr$1.5 Bil
(Regional Trust Offices in Bridgeton, Cherry Hill, Dover, Elizabeth, Old Bridge & Princeton)
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TrDept: Stephen G. Chaberski, SrVP
RegTrMgr: James E. Doyle, SrVP
CorpTr: Richard J. Rein, VP
Inv: John Gustafson, VP
TrSvcs: Richard Bradley, VP
Nb: Robert T. Garty, AsstVP

Haddonfield

MIDLANTIC NATIONAL BANK
110 Kings Hwy. E. 08033
609/772-4420 Tr$76 Mil
(Branch of Edison)
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TrInv: W. C. Lowry, TO
Nb: William Luffs, AsstVP

Hawthorne

HORIZEN BANK
331 Lafayette Ave. 07507
201/956-8200
(Branch of Camden)

Hightstown

FIRST FIDELITY BANK
105 S. Main St. 08520
609/443-3500
(Regional Trust Office Of Newark)
Hd: Roger Embley, AsstVP&TO

Hoboken

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5 Marineview Plaza 07030
201/963-6460 Tr$ 550 Mil
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PersTr: Muriel E. Jobbers, VP
InstAccts: Benjamin M. Hern, VP
TrLiaisonCtr: Joseph M. Marinaro, VP
EmplBen: Marvin C. Johnson, VP
IRAOpers: Charles Klein, VP
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Jamesburg

HERITAGE BANK-NatAssn
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TrInv: Banjamin A. Pace, III, TO
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Nb: Thomas F. Gallagher, Jr., AsstTO

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PersTr: Frank E. Bevacqua, TO
Roger T. Bernhammer, VP

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Hd: Mary J. Andrews, AdmVP&TO
Robert J. Mulligan, Pres

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PersTr,TrOpers: Henrietta J. Eckert, TO

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201/657-8585
(Trust Office of Morristown)
Pamela J. Williams, AsstVP

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NEW JERSEY NATIONAL BANK
900 State Highway #70 & Buckingham Dr. 08701
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PersTr: Barbara S. Cosgrove, TO
TrInv: Donald J. White, IO
Nb: Susan Cox, TO
Nb: Richard A. Rutherford, SrTO
Prudence Schnoebelen, TO

Linwood

HORIZON TRUST COMPANY,N.A.
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Hd: Clifford R. Kindred, AsstVP
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Moorestown

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Hd: John Makel

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P.O. Box 460 08057
(Trust Office of Morristown)
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I. Harris Tucker, VP-Nb
Charles G. Frank, IO

Morristown

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TrInv: James Brown, VP&TO
EmplBen: Kenneth Politi, TO

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(Trust Offices in Linwood, Lakehurst, Montclair, Moorestown, Paramus & Princeton)
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PersTr: Thomas J. Curtin, ExecVP&COO
TrInv: David G. Williams, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, VP
TrOpers: Robert L. Vankirk, VP
Treas: Thomas A. Anderson, VP
RegHd: Robert M. Figurelli, VP

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TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO

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Janet L. Stuart, SrTO
EmplBen: Dennis L. Walsingham, TO

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Linwood, NJ 08221

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Westfield, NJ 07091

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385 George St. 08901
201/846-2100
Hd,PersTr,TrOpers,Nb: Bernard Hanson, TO

Newark

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TrInv: Charles W. Hastings, ExecVP
ComTrF: Kenneth J. Tarr, SrVP
TrOpers: Bruce H. Ballehr, VP
Nb: Robert C. Elliott, ExecVP

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765 Broad St. 07101
201/430-4000 Tr$24.2 Bil
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Francis P. Collins, VP&TO
CorpTr: Charles E. Hoos, SrVP&TO
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CorpTrOpers: Richard W. Schmude, VP&TO
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EmplBen,Nb: J. Thomas Chiolo
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RegTrMgr: James E. Doyle, SrVP
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Margaret Finucane, AsstVP&TO

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TrInv: Peter Southway, ExecVP
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EmplBen: Kevin Wm. Bless, AsstVP&SrPenTO
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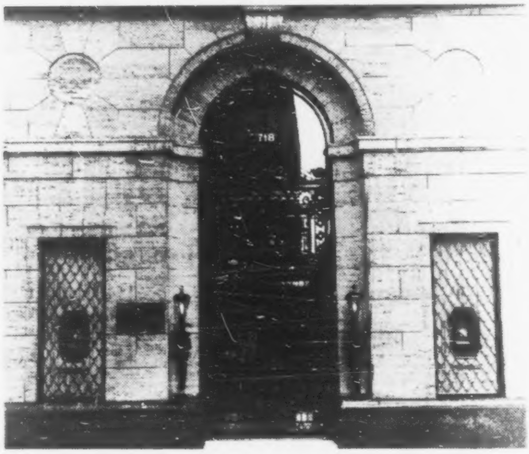

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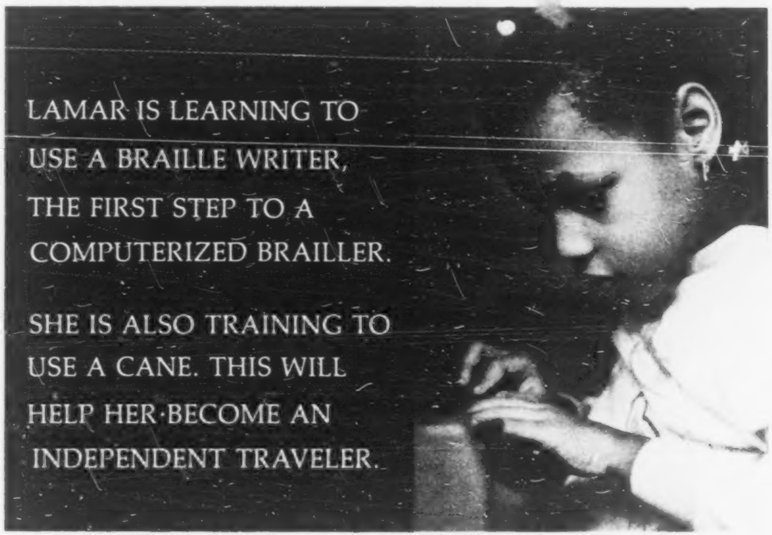
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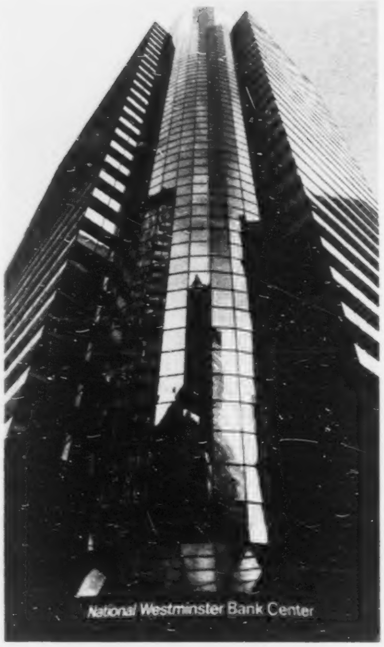

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PersFinSvcs: Larry R. Mills, VP&SrTO
CorpFinSvcs&Opers: Lewis H. Bryant, VP&SrTO
InvSvcs: Alfred M. Burnett, VP&SrTIO
Mktg&BusDev: William F. Davis, Jr., VP&TMO
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TrTx: Stephen L. Echols, AsstVP&TTO
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CorpTr: William A. Lamm, CTO

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TrMgr: David D. Addison, VP

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PersTr: Nancy Warren, AsstVP&TO
FM: Charles Cone, VP&TO

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919/757-7293
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TrMgr: J. E. May, VP

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UNITED CAROLINA BANK
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919/997-5091
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(Main Office: Charlotte)
Admin: David Imschweiller, VP&TO

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704/693-3451
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Nb: William E. Weiner, VP&TMO

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Nb: Gregory N. Jones, AsstVP&TO

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Peggy Carpenter, StaffAsst

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EmplBen: Janice B. Smith, TO
TrOpers: Margie I. Long, TO

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Nancy Mabe, StaffAsst

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TrOpers: Mrs. Pansy Junkins

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RE: John G. Sullivan, TO
EmplBen: J. Earl McCormick, VP&TO
Nb: Richard Speers, VP&TO
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Nb: N. Sam Allen, VP&TO

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Brent T. Miller, VP&TO

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PersTr: Steve Smith, TO

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(Branch of Winston-Salem)
TrMgr: William A. Rudolph, SrVP&AreaMgr

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TrOpers,TDP: Mervin Jenkins, AsstVP
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Bonner Ussery, AsstVP&TO

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Nb: Robert G. Drons, VP&TO
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(Branch of Winston-Salem)
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Winston-Salem

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PersTr: Walter Renden, TO
Arlene Poppe, AsstSec

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Bottineau

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Hd: Dennis L. Burud, VP&TO

Bowman

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Mark S. Silverson, TO

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EmplBen: Karen Hausmann, AsstTO&Auditor

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EmplBen,Nb,TrInv: Dan Johnston, TO

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Daryl Kudrna, AsstTO
TrOpers: Linda Kuntz, TO

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EmplBen: Pamela J. Triggs, AsstVP&TO
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FM,TaxSvcs: Marv Swan, AsstVP&TO
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EmplBen,TrOpers,TDP: Tim Nehring, AsstTO

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TrOpers,TDP: Daryl Dullvin, TOpMgr

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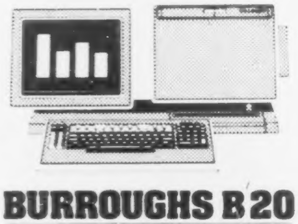

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David Zawadski, AsstVP
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EmplBen,Nb: Robert E. Martin, Jr., VP&TO
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Canton

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EmplBen: Samuel M. Lincoln, VP&TO
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Celina

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Nb: William A. Harding, VP

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TrInv: J. Thomas Storey, SrVP
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513/579-5433 Tr$2.3 Bil
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Nb,CorpTr,EmplBen: James J. McGuire, VP
CorpTr,EmplBen: Donald J. Bisesi, VP
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Bartlesville

FIRST NATIONAL BANK
P.O. Box 2248 74005
918/337-3290
Hd: Betty H. Dalrymple, SrVP&SrTO
TrTx: Glenn Jamison, VP&TO
Geraldine Knipmeyer, AsstTO
TrOpers: Bertha Lanckriet, TOpO
Sheila Evans, AsstTOpO
TrInv: Larry Watson, TrInvO
UNION BANK & TRUST
P.O. Box 939 74003
918/336-8610
Hd: Charolette L. Morrison, VP&SrTO
Jack I. Seidle, VP&TO
TrOpers: Barbara Reynolds

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$8 Mil
Hd,TrInv,Nb: James W. Allison, ExecVP&TO
PersTr,EmplBen,TrOpers: Russell Smith, VP&AsstTO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
Colleen Shepherd, AsstCsh&AsstTO
SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$10 Mil
Hd: W. W. Rodgers, ChmBd&CEO
TrOpers: Doris Samuel, AsstVP&TO

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 70 74013
918/251-5371Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)

Chickasha

CHICKASHA BANK & TRUST
1924 South 4th St. 73018
405/222-0550 Tr/u$1 Mil
Hd: Richard A. Fitzpatrick, SrVP&TO
FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$9 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Joe Alford, TO
TrOpers: Kay Ratcliff, AsstTO
OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73023
405/224-6000 Tr$9 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Steve Blasingame, AsstVP&TO
TrOpers: Marquetta Ramsey, AsstTO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY IN CLINTON
P.O. Box 9 73601
405/323-2311 Tr$6.4 Mil
Hd: F. A. Sewell, III
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Florence Hayes
TrOpers: Rod Bradt, VP
TDP: Carrie Crow
OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres.

OKLAHOMA (Cont'd)

Cushing

FIRST NATIONAL BANK & TRUST CO. OF CUSHING
P.O. Box 1071 74023
918/225-3434 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73533
405/255-1810
Hd: Dale E. Davis, Pres&TO
Loyd C. Cowan, SrVP&TO
Kathryn Bigham, AsstVP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73533
405/255-5860 Tr$70 Mil
Hd,TrInv,Nb: Hal H. Pennington, VP&TO
PersTr: Virginia Brenneis, AsstVP&TO
TrOpers: Nancy Hemphill, AsstVP

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74702
405/924-2211 Tr$2.5 Mil
Hd: Dale Flanagan
Bob Jones, AsstVP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$2 Mil
Hd: Gregory Parker, VP&TO

THE FIRST NATIONAL BANK & TRUST CO.
100 South Bickford St. 73036
405/262-2754 Tr/o$1 Mil
Hd: J. M. Rector, III, Pres&TO
Evans C. Rector, ExecVP&TO
Clarice March, Csh&AsstTO
Wilma Wilson, VP&TO

Enid

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$160 Mil
(Regional Trust Office in Tulsa)
Hd,TrInv,Nb: Ron G. Barnes, SrVP&TO
Pen&P/S: Roger Austin, VP&TO
PersTr: Stella Knowles, AsstVP&TO
CorpTr: Ralph Kremeier, AsstVP&TO
TrOpers: Brenda Garrison, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1469 73702
405/233-3113 Tr$32 Mil
Hd: Carl M. Lightner, SrVP&TO
Gregory L. Shellard, VP&TO
Barbara Hocutt, AsstTO
PersTr: Joe F. Morriss, SrVP&TO
EmplBen: Kenneth L. Meyer, AsstVP&TO
TrOpers: Judy Mitchell, VP&TO

Guthrie

FIRST NATIONAL BANK
202 W. Oklahoma St. 73044
405/282-4415 Tr$3.2 Mil
Hd: Ralph McCalmont, CEO&TO
Kay Hudson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 520 73044
405/282-0470
Hd: Don F. Duffield, Pres,COpO&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$26 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdmin: Virginia L. Wester, TO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: John R. Harger, ExecVP&TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$4.7 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
320 North Main St. 73750
405/375-5911
Hd: Merrill Burruss, Jr.
TrOpers: Peggy Reherman, AsstTO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1349 73502
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Paul Ellwanger, TO

SECURITY BANK & TRUST CO.
P.O. Box 489 73502
405/353-7700 Tr$10 Mil
Hd: Jack Slaybaugh, VP&TO
Cindy Gatliff, AsstTO

Madill

THE MADILL BANK & TRUST
P.O. Box 549 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74502
918/426-0211 Tr$16 Mil
Hd: Clark Bass, Pres&TO
TrOpers: J. W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
P.O. Box 850 74355
918/542-3371 Tr$4 Mil
Hd: Sue L. Thompson, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$15 Mil
Hd: Robert A. Fugate, VP&TO

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
P.O. Box 1967 74401
918/683-6611
Hd: Leslie Pierce, SrVP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74401
918/687-6321 Tr$39 Mil
Hd: Dave L. Blakeburn, SrVP&TO
PersTr,EmplBen,TrOpers: Larry Smith
Est,Gd,Nb: Carol Burris

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
P.O. Box 68 74401
918/683-7611 Tr/o$30 Mil
(Assets Managed by The Trust Company of Oklahoma, Muskogee, OK)
Hd,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: B. J. Coffman, VP

THE TRUST COMPANY OF OKLAHOMA
208 West Broadway 74401
918/683-6761 Tr/o$40 Mil
(Branch of Oklahoma City)
Nb,PersTr: M. E. Thornley, Jr., SrVP
ComTrF: Janet K. Metzger, AsstVP
EmplBen: Betty J. Coffman, VP
TrInv: See Tulsa Office

Norman

AMERICAN EXCHANGE BANK & TRUST CO.
P.O. Box BB 73070
405/329-2400
Hd: Koehler Thomas, SrVP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 1167 73070
405/321-6444 Tr/o$3 Mil
Hd: Don Symcox, Pres

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1288 73070
405/321-4200 Tr$24 Mil
PersTr,CorpTr,Nb: El Juana Pollack, VP&TO
TrInv: Bill Pendleton, SrVP&TO
EmplBen,TrOpers,ComTrF: Cathy McKinzie, TOpO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 610 73070
405/321-7170 Tr$59 Mil
Hd: William C. Henley

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd,Pres&TO
George L. Hangs, AsstTO

★ Oklahoma City

BANK OF OKLAHOMA
P.O. Box 24128 73124
405/272-2072 Tr$500 Mil
Hd,TrInv: W. F. Pralle, ExecVP&TO
CorpTr: Marjorie Mathes, VP&TO
TrOpers,ComTrF: Connie Larson, AsstVP&TO
Nb: David W. Lyle, VP&TO

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1216 73101
405/525-6531 Tr$30 Mil
Hd: Charles G. Evans, SrVP&SrTO
ComTrF,TrOpers: Donna L. Shaw, TrAdm
EmplBen: Mamie L. Kinder, TrAdm
EmplBen,TrOpers: Kari Baser, TrAdm
PersTr,CorpTr: Donna R. R. Clark, TrAdm

CITYBANK & TRUST
P.O. Box 24500 73124-0500
405/232-8501 Tr/o$6 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)
Hd: Sherilyn A. Clark, VP

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 25189 73125
405/272-4211 Tr/o$1.6 Bil
ConsmrFinSvcsDivHd: Larry A. Evans, ExecVP&SrTO
DeptHd: Clarence L. Bagwell, SrVP&TO
SpecFinSvcsGp: Jerry Goff, SrVP&TO
CorpTr: Dave Gallman, SrVP&TO
TrInv: Tom Thompson, SrVP&TO
EmplBen: Bud Burch, VP&TO
PersTr,Est: Ray Kolker, VP&TO
RE,Oil&Gas: Bert Bezdicek, VP&TO
ComTrF,TrOpers: Bob Passaro, VP&TO
Nb: Karen Gretchen, VP&TO
TDP: Dick Kedy: AsstVP&TO

FOUNDERS BANK & TRUST CO.
P.O. Box 12449 73157
405/843-9551 Tr$14 Mil
Hd: John C. Booth, VP&TO
TrOpers: Anita Roberts, AsstVP&TO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 25848 73125
405/231-6438 Tr$950 Mil
Hd: Jack E. White, ExecVP
PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, SrVP
John H. Brown, SrVP
TrInv,ComTrF: Jean R. Johnson, SrVP&SrTO
EmplBen: Ben Beyers, SrVP&SrTO
TrOpers: Melvin E. Burch, SrVP
Nb: Kent A. Polley, VP
James G. Wolf, VP

OKLAHOMA NATIONAL BANK & TRUST
P.O. Box 25676 73125
405/236-0581 Tr$22 Mil
Hd: R. W. Everaad, SrVP&TO
PersTr: Molly Ray, TO

THE TRUST COMPANY OF OKLAHOMA
1001 N.W. 63rd St., Ste. 304 73116
405/848-8899 Tr$110 Mil
(Branches in Muskogee & Tulsa)
Nb: C. Randolph Everest, ChmBd
TrInv: Gary Philpott, SrVP
EmplBen: Carl L. Shortt, Jr., ExecVP
PersTr: Jerry M. Williams, SrVP

UNION BANK & TRUST COMPANY
P.O. Box 12669 73157
405/949-7274 Tr/o$21 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)
Hd: Denver C. Leasure, ExecVP&TO

Okmulgee

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1117 74447
918/756-7910 Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, OK)

Perry

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 878 73077
405/336-5562 Tr$3.431 Mil
Hd: Carl B. Hamm, Pres&TO
Joe C. Sewell, Jr., ExecVP&AsstTO
Anna Lou Randall, VP&TO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1151 74602
405/762-1644 Tr$28.2 Mil
Hd: John W. Warren, SrTO
AsstHd: Kathryn L. Wright, TO
Evelyn Swope, AsstTO

SECURITY BANK & TRUST CO. OF PONCA CITY
P.O. Box 311 74601
405/765-4444 Tr$65 Mil
Hd: Jerry Corbin, SrVP&SrTO
PersTr,CorpTr: Robert L. Moore, TO
PersTr: Dianne Brown, AsstTO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74067-1408
918/224-3210 Tr$19 Mil
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74801
405/273-5000 Tr$40 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
TrAdmin: Mary Jeske
TrOpers: Debra Gohlke, TO

FEDERAL NATIONAL BANK & TRUST CO.
24 Main St. 74801
405/273-1000
Hd: Rick Cornwell, SrVP&TO
CorpTr,EmplBen: Robin L. Plunkett, TO&AsstMgr
Nb: Don P. Grimes, VP&PresAsst

Stillwater

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74076
405/372-3133 Tr$12 Mil
Hd: Rinda S. Arterbery, VP&SrTO

STILLWATER NATIONAL BANK & TRUST CO.
P.O. Box 711 74074
405/372-2230 Tr$14 Mil
Hd: Stanley R. White

Tulsa

BANK OF COMMERCE & TRUST
120 West Seventh St. 74119
Tr$75 Mil
Hd,Nb: Douglas L. Goss
TrOpers: Sharon Goines

BANK OF OKLAHOMA, TULSA, N.A.
P.O. Box 2300 74192
918/588-6000 Tr$2.2 Bil
Hd: James R. Dodd, ExecVP
PersTr: Lawrence B. Halka, VP&SrTO
CorpTr: Robert W. Clark
TrInv,ComTrF: Ned W. Schmidt
EmplBen: Phillip J. Owings
TrOpers: Alan W. Kennebeck
TrCoun: Francis G. Hawkins

F&M BANK & TRUST CO.
P.O. Box 4500 74159
918/744-1330 Tr/o$35 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, OK)

FIRST NATIONAL BANK & TRUST CO. OF TULSA
P.O. Box 1 74193
918/586-5380 Tr$700 Mil
Hd: Lawrence A. Walpole, SrVP&SrTO
PersTr: Richard M. Corbridge, SrVP&SrTO
CorpTr,EmplBen: Kenneth W. McCauley, SrVP&SrTO
TrInv: William S. Boedeker, VP&SrTrInvO
TrOpers: Patty K. Hampton, VP&TO
Nb: Richard A. Moser, VP&TO

FOURTH NATIONAL BANK
P.O. Box 2360 74101
915/587-9171 Tr$252 Mil
Hd,EmplBen: Don G. Onstott, SrVP&SrTO
PersTr: Robert Roesler, SrVP&SrTO
CorpTr,EmplBen: Terry Freeman, TO
Mary Grethen, AsstVP&TO
CorpTr,TrOpers: Richard Mason, AsstTO

NICHOLS HILLS BANK & TRUST COMPANY
6410 Avondale Drive 73116
405/848-6811
Thomas J. Connolly, SrVP

THE TRUST COMPANY OF OKLAHOMA
2840 East 51st St., Ste. 200
P.O. Box 35435 74153
918/744-0553 Tr$100 Mil
(Branch of Oklahoma City)
Paul H. Mindeman, Pres
TrInv: Andrew W. Brice, ExecVP
PersTr: James R. McKinney, SrVP
EmplBen: Tim Breedlove, SrVP

UTICA NATIONAL BANK & TRUST CO.
P.O. Box 1559 74101
918/748-4035 Tr$108 Mil
Hd: Paul E. Kallenberger, SrVP&SrTO
PersTr: William E. Meyer, SrVP&TO
TrInv: Fredric E. Russell, SrVP&TrInvO
EmplBen: Lynn F. Moyer, AsstVP&TO
TrOpers: Patricia Driskell

The Directory of Trust Institutions is included in a T&E subscription!

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 74301
918/256-7811 Tr$40 Mil
Hd: Don Yarger, ExecVP&TO
TrOpers: Debra S. McGlasson, AsstTO

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$1 Mil
Hd: V. L. Buchanan, TO
Bill L. Tumbleson, AsstTO

OREGON

Albany

CITIZENS VALLEY BANK
P.O. Box 985 97321
503/926-4221 Tr$17 Mil
Hd,PersTr: William J. Crocker, SrTO&Mgr
CorpTr,TrInv,Nb: Jack V. Rounsefell, TO
TrOpers: Patsy H. Peck, TOpO
EmplBen: Lorraine Adkins, AsstTO

Bend

FIRST INTERSTATE BANK OF OREGON N.A.
960 N. W. Wall St. 97701
503/388-0612
(Branch of Portland)
Bill Olsen, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 911 97709
503/388-8732
(Branch of Portland)
Mgr: R. W. Ager, AsstVP

Coos Bay

WESTERN BANK (Trust Dept)
P.O. Box 1720 97420
503/269-4228 Tr$16 Mil
Hd,TrInv,ComTrF: William C. Plese, VP&SrTO
PersTr: George F. Gage, TO
EmplBen,Nb: Jerry D. Sands, AsstVP&TO
TrOpers: Patricia V. Deming, AsstTO

Eugene

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Ralph C. Abreu, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Hd: D. A. Frosaker, Mgr&AsstVP

Klamath Falls

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 789 97601
503/883-4615
(Branch of Portland)
Hd: R. W. Mezger, VP-Forestry

Medford

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert D. Diller, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: C. C. Heath, AsstVP&Mgr

OREGON (Cont'd)

Portland

BANK OF CALIFORNIA,NatAssn
407 S.W. Broadway 97205
503/225-2955 Tr$275 Mil
(Branch of San Francisco, CA)
Hd: Jess A. Rogerson, SrVP&Mgr
TrInv: Marvin J. Trachta, VP&IO
EmplBen: Nancy Driver, AsstVP
PersTr: Marc Grignon, VP&TO
TrOpers: Darlene Boston

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 2971 97208
503/225-2362 Tr$1.8 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: Robert G. Murray, ExecVP
EmplBen,Nb: Robert L. Belding, VP
CorpTr: Peter Cullen, TO
TrInv: Don Wolcott, VP
Dennis Wood, VP
Dale Annis, AsstVP
TrOpers: Rick Meigs, VP
Tx: Kent Walton, TO
RE: Jim Wilson, VP
PersTr: Grant Stebner, VP
Colin Bain, TO

THE OREGON BANK
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Hd: Robert L. Mitchell, SrVP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, AsstVP
EmplBen: Arthur W. Kriegsmann, AsstVP
TrInv: Robert T. Platt, VP
TrOpers: Louise Freeze, AsstVP

PACIFIC NORTHWEST TRUST COMPANY
101 Southwest Main St., Ste. 905 97204
503/295-6974 Tr$20 Mil
Hd,PersTr,EmplBen,Nb: Leroy J. Lundy, Pres
TrOpers: Janeen S. McArinch, VP&Sec

PACIFIC WESTERN BANK
P.O. Box 272 97207
503/790-7680 Tr$471 Mil
Hd: Hall Palmer, SrVP&ExecTO
Pers,RE: Robert L. Gardner, VP&SrTO
EmplBen: Gary Blanchard, VP&SrTO
TrOpers: Glenn Cook, SrTO
Nb: Kenneth Simpson, SrTO
TechSvcs: Joanne Grim, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/225-6588 Tr$1.5 Bil
(Branches in Bend, Eugene, Klamath Falls, Medford & Salem)
Hd: R. H. Lung, SrVP&ExecTO
PersTr: D. E. Fletcher, VP&TO
TrInv: S. Y. Schuster, SrVP
CorpTr: J. A. Charno, VP
MtkgDiv: J. M. Clarke, VP
EmplBen: Howard Fergus, VP
TrOpers,TDP: C. E. Bateman, Jr., VP-Opers&TO
Nb: A. M. Gabel, VP
BusSvcsDiv: R. M. Janzik, VP&TO

★Salem

COMMERCIAL BANK
P.O. Box 428 97308
503/399-2994 Tr$75 Mil
Hd,ComTrF,Nb: Marvin C. Abeene, SrVP&TO
PersTr,TrInv: M. A. Hays, TO
EmplBen: Craig P. Stuvland, Dir-Mktg
TrOpers: Mary Graves, TOpO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 13049 97309
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, TO

PIONEER TRUST CO.
P.O. Box 2305 97308
503/363-3136 Tr/o$100 Mil
Hd,PersTr,CorpTr,EmplBen: Alan Bennett, VP&TO
TrInv: S. H. Compton, Pres
G. Storie, AsstVP
ComTrF: G. M. Blair, TO
TrOpers,TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, AsstTO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP&Mgr

PENNSYLVANIA

Allentown

THE FIRST NATIONAL BANK OF ALLENTOWN
645 Hamilton Mall 18101
215/439-4432
(Branch of Meridian Asset Management, Inc., Valley Forge)
PersSvcs: John W. Stirling, VP
InvMgmt: John Lee, VP
Nb-InstSvcs: Michael S. Kennedy, AsstVP
Nb-PersSvcs: Robert M. Mc Govern, MkgtO

INDUSTRIAL VALLEY BANK & TRUST CO.
634 Hamilton Mall 18101
215/770-2019
(Branch of Philadelphia)
Hd: G. Allen Weiss, VP&TO

MERCHANTS BANK N.A.
702 Hamilton Mall 18101
215/821-7243 Tr$140 Mil
(Branch in Bethlehem)
Hd: J. S. Meminger, SrVP&SrTO
FinPlng: S. C. Courtright, VP&FPO
PersTr: J. E. Tremblay, VP&TO
Inv: D. Wise, VP&TrInvO
Pen: D. Skeath, VP&TPO
Tax: L. Stauffer, VP&TrTxO
TrOpers: K. M. Mote, TOpO
CorpTr: L. Hammel, CTO

NORTHEASTERN BANK OF PENNSYLVANIA
1120 South Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
Robert H. DeSilver, Jr., AsstVP
PersTr: Jeffrey Frankenfield, TO

Altoona

MELLON BANK (CENTRAL)
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
Mgr: J. Carl Haldeman, AsstVP&TrAdmO
Jean Harkless, TrAdmO

MIDSTATE BANK & TRUST CO.
1130 12th Ave. 16603
814/946-6700 Tr$280 Mil
(Branches in Philipsburg & State College)
Hd: John H. McGrail, VP
PersTr: Robert J. Scott, VP&TO
H. Randall Carper, TO
Benedict J. Resig, VP&TO
PersTr,CorpTr: Nancy R. Fogel, AsstVP,TO&AsstSec
TrInv: Ralph J. Davis, VP
EmplBenAdm: Carl W. Bechdel, TO
TrOpers: Robert R. Magill, TOpO
Marie A. Civiello, TOpO
Nb: Elizabeth L. Bakoss

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$13 Mil
Hd: Sally M. Bush, TO

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.5 Mil
Hd: Ronald H. Cann, Pres
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$47 Mil
Hd,PersTr,CorpTr,Nb: William V. Angeloff, VP&SrTO
TrInv,EmplBen: Denise Dzura, InvCoord
TrOpers: Virginia Whipple

Bedford

JOHNSTOWN BANK & TRUST CO.
15522
814/623-6136
(Branch of Johnstown)

Bellefonte

MIDSTATE BANK & TRUST CO.
101 N. Allegheny St. 16823
814/355-5504
Nb: Roger D. Coplan, VP

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$40 Mil
Hd: Arthur D. Champlin, Jr., VP&TO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

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CorpTr: John J. Bauer, Jr., TO
TrInv: John B. Shupe, VP
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TrOpers: Roy C. Miller, AsstVP
Nb: C. Palmier Ziomund, VP

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PersTr: G. Malcolm Reid, TO
CorpTr,TrOpers: Rebecca A. Stanley, GpExec
TrInv: Edward A. Kramer, TrInvO
EmplBen: Kenneth M. Godek, EBO

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814/265-8401
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Hd: William F. Reitz, AsstVP&Mgr

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(Branch in Harrisburg)
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TrInv: Daryl Girton, TrInvO
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P.O. Box 450 17042
717/274-2571 Tr$16 Mil
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COMMUNITY NATIONAL BANK OF SOUTHERN PENNSYLVANIA
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Hd: Barry A. Fissel, VP&TO

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LUZERNE NATIONAL BANK
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717/288-4511 Tr$1 Mil
Hd,TrOpers: David Hughes, TO
TrInv,Nb: John Kearney

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215/647-0100 Tr/u $1 Mil
Hd: Lydia W. Bartholomew

Manheim

MANHEIM NATIONAL BANK
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717/665-6801 Tr$2.5 Mil
Hd: Stephen E. Wenzel, TO
Richard K. Brosey, AsstTO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
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717/485-3144 Tr$8 Mil
Hd: N. Parker Knepper, TO

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McKEESPORT NATIONAL BANK
500 Fifth Ave. 15132
412/664-8707 Tr$7.253 Mil
Hd: Donald E. Finney, VP&TO

Meadville

FIRST NATIONAL BANK OF PENNSYLVANIA
940 Park Ave. 16335
814/336-3455 Tr$36 Mil
(Branch of Erie)
Hd: Kenneth L. Montag, AsstVP&TO

MARINE BANK
P.O. Box 8480 16553
814/453-5711 Tr$625 Mil
Hd: Ronald G. Imboder, ExecVP
CorpTr: Charles Harris, VP
TrInv: David Cullen, VP
James P. Galligan, AsstVP

MELLON BANK (NORTH), N.A.
P.O. Box 1086 16335
814/724-6950
(Branch of Oil City)
Hd: R. A. Schwab, VP&TO

PENNBANK
201 Chestnut St.
P.O. Box 441 16335
814/337-1900
(Division of Titusville)
Hd: Wallace K. Irwin, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$24 Mil
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TDP: Jeffrey A. Woodward, AsstTO

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$2 Mil
Hd: Mary Jane Fogle, TO

Middleburg

NCB BANK
1 W. Market St.
P.O. Box 417 17842
717/837-1331 Tr$11.9 Mil
Hd,Nb: Janice C. Dreese, TO

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349 Union St. 17061
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Hd: Constance E. Stoneroad, AsstVP&TO

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P.O. Box 350 17061
717/692-4781 Tr$10 Mil
Hd: Marlin A. Hoover, ExecVP&TO
Shirley Helwig, AsstTO

Milton

FIRST NATIONAL BANK
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717/742-8731 Tr$9 Mil
Hd: Ralph W. Dersham

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MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954
717/544-4787 Tr$12.271 Mil
Hd: Thomas A. Elliott, Jr., TO

Montoursville

BANK OF CENTRAL PENNSYLVANIA
355 Broad St.
P.O. Box 8 17754
717/368-8101 Tr$14 Mil
Robert A. Karschner, AsstTO
Nancy G. Montanye, AsstTO

Montrose

COUNTY NATIONAL BANK
10 Public Ave.
P.O. Box 155 18801
717/278-1181 Tr$20 Mil
Hd: M. H. Baker, Pres&SrTO
EmplBen: Mark Caterson, TO
TrOpers: Reta Gardner, AsstTO

Mount Carmel

UNION NATIONAL BANK
17851
717/339-1040 Tr$4 Mil
Hd: John J. Drucis, TO&AsstCsh
Ida Bevivino, AsstTO

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UNION NATIONAL BANK
P.O. Box 267 17552
717/653-1441 Tr$12 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.
Main & Water Sts.
P.O. Box 179 17756
717/546-2211 Tr$4 Mil
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Hd: William G. Ritter, TO

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P.O. Box 286 17067
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Nb/PersSvcs: Walter A. Brunke, Jr., AsstVP
Nb/InstSvcs: David R. Kenney, AsstVP

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/759-1280 Tr$34 Mil
Hd,PersTr: Barbara A. Seifert, SrTO
EmplBen: Myron Haydt, AsstVP

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CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$42 Mil
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Paula J. Biego, AsstTO

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FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA
101 E. Washington Street
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PersTr: Walter W. Boron, TO
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Admin: Thomas G. Lamoree, II, SrRegTO

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331 Bridge St. 17070
(Branch in Newville)

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TrOpers: Diane Keener
Nb: Mary Holbrook

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TrOpers: Kimberly G. Cole, TO

Norristown

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(Branch of Meridian Asset Management, Inc., Valley Forge)
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Nb/PersSvcs: Lot J. Rizzardi, AsstVP
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CONTINENTAL BANK
Main & Swede Sts. 19404
215/278-4308 Tr$850 Mil
(Branches in Doylestown, Philadelphia & Pottstown)
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TrOpers: Donald W. Rose, VP
Nb: Thomas J. Vischer, Jr., AdmVP

Northampton

CEMENT NATIONAL BANK
Main at 21st St. 18067
215/262-6771 Tr$11.1 Mil
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PersTr: Sharon A. Malia, AsstTO

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

Oil City

FIRST SENECA BANK
248 Seneca St. P.O. Box 318 16301
814/676-8666 Tr$315 Mil
(Branches in Butler, Clarion, New Castle, Pittsburgh & Sharon)
Hd: E. G. Heffelfinger, Jr., SrVP
PersTr: Rodney L. Campbell, AsstVP
TrInv: Wallace E. Witmer, VP
EmplBen: Ray L. Baker, AsstVP
TrOpers: Glenn R. Taylor, Jr., VP
Nb: Paul H. Lackey, VP&TBDO
Tx: Thomas Morkin, VP

MELLON BANK N.A.
100 Seneca St. 16301
814/676-7123 Tr$220 Mil
(Branches in Meadville & Sharon)
Hd,Nb: Gary G. Hoyt, SrVP
PersTr: Ross W. Crist, VP
TrInv: Merle A. Bubeck
CorpTr: Shirley J. Holowell, AsstTO
EmplBen: James N. Wert, TO
TrOpers: Loretta Strawbridge, TOpO

Palmerton

CITIZENS BANK & TRUST CO.
P.O. Box 196 18071
215/826-2457 Tr/u$1 Mil
Hd: Robert J. Kozo, AsstVP&TO

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TrInv: Dale A. Sandt, AsstVP&TrInvO
Nb: Alexander H. Sickert, NBO

Philadelphia

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16th and Market Streets 19104
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InstSvcs: Thomas C. McCoy, VP
InvMgmt: Margaret M. Eisler, VP
NbMgr: Edward A. Touhill, VP

CONTINENTAL BANK
1500 Market St. 19102
215/823-6256 Tr$850 Mil
(Branch of Norristown)
Hd: Theodore Kling, Jr., ExecVP
Admin: Philip Cohen, VP
EmplBen: John C. Campbell, SrVP
Nb: Thomas J. Vischer, Jr., AdmVP

THE FIDELITY BANK, N.A.
135 S. Broad St. 19109
215/985-8029 Tr$3.2 Bil
(Branch in West Chester)
Hd: Antony Edgar, ExecVP
PersTr: Robert P. Leiby, Jr., SrVP
CorpTr: Richard Hojnowski, VP
EmplBen: Frederick W. Schmidt, Jr., VP
TrOpers: Charles A. Angelo, VP
InstAdmin: Edith A. Reinhardt, SrVP
Tx: George Stolberg, SrVP

FIRST PENNSYLVANIA BANK,NatAssn
15th & Chestnut Sts. 19101
215/786-8830 Tr$4.140 Mil
Hd: Stuart T. Saunders, Jr., ExecVP
AssetMgmt: Courtney O. Anderson, SrVP
BusDev: James F. McHale, SrVP
TrOpers: Maureen E. Pugh, SrVP
PersSvcs: John C. Voss, SrVP
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TrCont: Gene A. Ramsbottom, DivVP

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215/831-6521 Tr$170 Mil
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CorpTr,EmplBen: Philip A. Warinsky, TO
TrOpers: Lisa Ruczynski, TOpO
Nb: Joseph T. Timony, TO

THE GLENMEDE TRUST COMPANY
229 South 18th St. 19103
215/875-3200 Tr$2.5 Bil
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PersTr: Paul Irwin, VP
TrInv,Nb: John W. Church, Jr., VP
TrOpers: A. E. Piscopo, VP&Treas

INDUSTRIAL VALLEY BANK & TRUST CO.
1700 Market St. 19103
215/496-4715 Tr$1.393 Bil
(Branch in Allentown)
DivHd: Ralph W. Ervin, Jr., SrVP
PresTr,EmplBen,Nb: Donald S. Mills, AdmVP
TrInv,ComTrF: Willard N. Woolbert, VP
TrOpers: G. William Rose, VP

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(Branch of New York)
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MELLON BANK (EAST) N.A.
Trust and Investment Department
Mellon Bank Center 19102
215/585-3012 Tr$14 Bil
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PersTr: Archibald Gentles, VP
CorpTr: Sally J. Jones, VP
TrInv: Charles E. Coqueron, SrVP
EmplBen: F. Joseph McDonald, SrVP
TrOpers: John E. Peiffer, VP
Nb: J. Thomas Dunlevy, SrVP
EstAdmin: Thomas J. Hayden, VP
InstSvcs: Dean H. Haine, VP

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Broad & Chestnut Sts. 19101
215/629-3701 Tr$4.6 Bil
Corestates,Hd: Paul G. Finegan, ExecVP
PNBHd: David B. Still, SrVP
PersTr: Charles B. Humpton, Jr., SrVP
CorpTr: David Montgomery, VP
InvMgtDiv: Mark E. Stalnecker, SrVP
EmplBen: Corliss Boggs, VP
TrOpers: Frank A. Barone, VP
PersNb: Peter Ingersoll, VP
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CorpTr,TrOpers: John W. McLaughlin, SrVP
InvRsch: Malcolm C. Wilson, VP
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EstAdmin: Chuck Dombrowski, TO
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CorpBenDiv: David R. Sawtelle, AsstVP
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TrInv: Kathryn Jombock, AsstVP
TrOpers: Amy R. Howcroft, TO
Nb: J. Scott Hamilton, AsstVP
Nb: Elizabeth L. Bakoss, TO

FIRST SENECA BANK
801 Penn Ave. 15222
412/456-2451
(Branch of Oil City)
Adm: Richard J. Gmitter, TO

MELLON BANK,NatAssn
Mellon Square 15230
412/234-4100 Tr$14.6 Bil
(Branch in Boca Raton, FL)
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TrInv: Charles M. Kelso, Jr., SrVP
PersTr: Alan T. Sachtleben, SrVP
CorpTr: Norman R. Smith, SrVP
BusDev: Reinald McCrum, VP
EmplBen: William F. Adam, VP
TrOpers: Larry W. Rinne, VP

PITTSBURGH NATIONAL BANK
5th Ave. & Wood St. 15265
412/355-3000 Tr$3.8 Bil
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AsstDivHd: R. Steven Bonnett, VP
TrInv: A. Richard Markson, VP
CorpTr: Fred J. Deramo, VP
EmplBen: Nicholas Nilsen, VP
TrOpers: Allyn J. Plambeck, VP
Nb: Frank Knisley, VP

THE UNION NATIONAL BANK OF PITTSBURGH
4th Ave. & Wood St. 15230
412/644-7523 Tr$1.93 Bil
(Branch in Butler)
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PersTr: Frank M. Lyle, VP
CorpTr: Gerald H. Kelly, VP
TrInv: Robert H. Montgomery, VP
ComTrF: Donald L. Dawson, VP
TrOpers: Anthony J. Molinero, VP
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TDP: Eugene Rogers, AsstVP

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717/654-6701 Tr$2.5 Mil
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E. P. Yencha, AsstTO

Port Allegany

FIRST NATIONAL BANK
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Hd: Lloyd Eastman, TO

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Nb/InstSvcs: Michael S. Kennedy, AsstVP

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$32 Mil
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Anne B. Reed, AsstTO
James T. O'Brien, AsstTO

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717/622-3011 Tr/u$1.566 Mil
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Punxsutawney

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717/786-7337
(Branch of Lititz)
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Nb: Stephen E. DiNovis, TO

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P.O. Box 1102 19603
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InstSvcs: Raymond T. Kase, Jr., AsstVP
NbMgr: Kenneth H. Rick, VP
Inv/PersSvcs: James J. Ruggiero, VP
Inv/InstSvcs: Steven A. Krupa, AsstVP
CorpTr: Richard H. Babb, AsstVP
Tx: Joseph D. Freney, AsstVP

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50 N. Fifth St. 19601
215/378-3656 Tr$246 Mil
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PersTr: Blaine E. Gaul, VP
CorpTr: James I. Houp, TO
TrInv: Lee W. Hummel
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Nb: Carl K. Wiest, Jr., VP

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(Branch of Lancaster)
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Nb: John P. Grimes, AsstVP

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P.O. Box 428 17084
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PersTr: Robert P. Leiby, SrVP
CorpTr: Joseph F. McDonald, VP
TrInv: John M. Convery, SrVP
EmplBen: Frederick W. Schmidt, Jr., VP
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PersTr: Thomas E. Clewell, AsstVP&AsstTO
TrInv: Earl W. Phillips, CIO
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130 Wyoming Ave. 18501
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CorpTr: Betty Sallusti, AsstTO&Sec
TrOpers,Software: David Battaglia, TOpO
TrInv: Richard Masucci, VP&TrInvO
EDP: Patricia A. Ritzie, AsstTOpO

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412/981-5300
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EmplBen: William J. Bishop, AsstVP&TO
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Somerset

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ComTrF: Karen T. Addleman, AsstTO
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TrOpers,TDP: Vernon L. Clemmer, AsstTO
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Nb: Roger D. Coplan, VP

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TrOpers. Charlene P. Hennessy, AsstVP
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Hd: M. Benton Mitcham, VP

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EmplBen: George Briercheck, TrAdm
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Mary Reyer, AsstTO
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CorpTr: Rachel Durand, AsstTO
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CorpTr,EmplBen: James A. Woods, TO
TrInv,ComTrF: Robert Kemp, VP&IO
TrOpers: Donald R. Keith, TO
Prob: Joe F. Hildreth, VP&TO
Nb: John Watson

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PersTr: R. Larson Mick, VP&TO
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CorpTr,EmplBen,ComTrF: Roseann Williams, AsstTO
TrInv,Nb: Roy A. Hamilton, Jr., VP&SrTO

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Dickson

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PersTr,TrInv,TrOpers: Gretchen Holladay, AsstTO

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Jennifer R. Reavis

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901/285-4410 Tr/o$40 Mil
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PersTr: Carolyn Akins, AsstVP&TO
TrOpers: Martha Hatch, AdmAsst
Nb: Doug Medlin

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P.O. Box 990 38024
901/286-7500 Tr/u$1 Mil
Hd: James O. Ewell, TO

Elizabethton

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Broad & Lynn Ave. 37643
615/543-2265 Tr/o$1 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

UNION NATIONAL BANK
P.O. Box A 37334
615/433-6141 Tr$4 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley 'Goodman, VP

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$1 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/859-9366 Tr$2 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

COMMERCE UNION BANK GREENEVILLE
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615/639-2181 Tr$4 Mil
(Affiliate of Nashville)
Hd: Barry V. Bond, VP&TO
John W. Morelock, VP&TO

GREENE COUNTY BANK
P.O. Box 1120 37744-1120
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$1.3 Mil
PersTr,CorpTr,ComTrF: Virginia Goodrum, TO
J. M. Therrell
John W. Clement
Bertie Warbritton

Jackson

FIRST AMERICAN NATIONAL BANK OF JACKSON
Main & Highland Sts. 38301
901/423-2265 Tr$36 Mil
Hd: J. H. Scott, VP&TO
PersTr,TrOpers,Taxes: Charles R. Harrison, AsstVP
Nb: Marguerite Holder, AsstVP

JACKSON NATIONAL BANK
P.O. Box 549 38302
901/422-9257 Tr$15.4 Mil
Hd,TrInv,EmplBen,Nb: James C. Scott, SrVP&SrTO
PersTr: Bill Hymers, TO
CorpTr,TrOpers,TDP: Martha Peddy, AsstVP

UNION PLANTERS NATIONAL BANK
P.O. Box 189 38302
901/422 9600
(Branch of Memphis)
Deborah Isbell, VP&TO

Johnson City

COMMERCE UNION BANK JOHNSON CITY
1616 West Market St. 37601
615/929-3138
(Affiliate of Nashville)
Hd: Barry V. Bond, VP&TO

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(Branch of Kingsport)
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Carolyn Cooper, AsstTO
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CorpTr,Nb: Mark Mancuso, TO
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PersTr: Robert Allen, TO
TrOpers: Jane Smith, VP&TO
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(Branches in Bristol & Johnson City)
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PersTr: Ben Brown, SrTO
CorpTr: Carolyn Cooper, AsstTO
ComTrF: Gerald Hallenbeck, TrInvO
EmplBen: Mary Carlock, TO
TrOpers,TDP: Carolyn Prewitt
Nb: Steve Watts

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
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615/246-9311
Hd: Suzanne T. Donaldson, VP&Mgr
CorpTr,Nb: Mark Mancuso, TO
PersTr,Nb: Philip Young, TO
PersTr,Admin: Claudette Starrett, TO

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FIRST AMERICAN NATIONAL BANK OF KNOXVILLE
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615/521-5177 Tr$250 Mil
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TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, AsstVP
EmplBen: Cherry W. Koehler, AsstVP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 280 37901
615/971-2191
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Hd,CorpTr: Bruce Mitchell
TrInv: Sam Bower

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Market at Church
P.O. Box 2448 37901
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PersTr,EmplBen,EstSttlmt: Earl W. Johnson, TO
Danette V. Kinsey, PersTrAsst

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TrInv: Robert Killefer, SrVP&TO
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COMMERCE UNION BANK
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Judy F. Rutherford, TO

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PersTr: Wayne C. Marsh, SrVP
SpecAccts: William C. Wilson, VP
CorpTrSvcs: Yvonne Watson, VP
TrInv,ComTrF: William V. Pruett, Adv
TrOpers: David Taylor, TOpMgr
CorpTr: C. Douglas Kelso, III, SrVP
CorpTr,Nb: Nancy McKinnie
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NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3531 Tr$261 Mil
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PersTr: Jim Roscoe, VP&TO
CorpTr,TrOpers: Robert Garmon, VP
TrInv,ComTrF: Myron M. Mall, SrVP
EmplBen: Dianne Shockley, VP&EBO
Nb: Mitch Campbell

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/685-2052 Tr$506.8 Mil
(Branches in Chattanooga, Jackson & Nashville)
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TrAdmin: Jon W. Hobart, SrVP&TO
CorpTr: Bonnie Spracher, VP&TO
TrAuto,TrOpers,TDP: Pat Wunnamaker, SrVP
Fin&InvSvcs: J. A. Kleiser, Jr., SrVP&TO
TrMktg,CFO: C. Denise Bollheimer, SrVP&TMO
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P.O. Box 1699 37814
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Hd: Alan F. Lee, VP&TO
CorpTrAdmin: Suzanne Stamey, VP

HAMILTON BANK OF MORRISTOWN
P.O. Box 1047 37816-1047
615/586-2242 Tr$14 Mil
Hd: Ima Ruth McMahan, VP&TO

Murfreesboro

MID-SOUTH BANK & TRUST CO.
P.O. Box 100 37133-0100
615/893-1000 Tr$40 Mil
Hd: David W. Hopper, SrVP&TO
TrInv: Tillman Haynes, Jr., SrTrInvO
EmplBen: Harlen W. Cragon, VP&TO

★ Nashville

CITIZENS SAVINGS BANK & TRUST
401 Charlotte Ave. 37219
615/256-6193
Hd: H. H. Hill, Pres

COMMERCE UNION BANK
1 Commerce Plaza 37219
615/749-3164 Tr$800 Mil
(Branches in Chattanooga & Memphis)
Hd: J. Dewey Daane, VChm-TrBd
PersTr: M. Kirk Scobey, SrVP&TO
CorpTr: John Krueger, SrVP
TrInv: Blaine Reeve, SrVP
EmplBen: Richard Dickerson, SrVP

FIRST AMERICAN NATIONAL BANK OF NASHVILLE
37237
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TrGpHd: Norman A. Carl, SrVP
PersTrDivHd: Richard W. Heiden, SrVP
CorpTr&EBDivHd: Edgar C. Trocke, SrVP
TrCoun: Wm. A. Byrn, Jr., SrVP
InvMgtHd: Charles H. Robinson
Opers: John E. Sparks, VP
Nb-Pers: Ronald M. Holt, SrVP

THIRD NATIONAL BANK
P.O. Box 76 37244
615/748-4246 Tr/o$1 Bil
(Affiliate, Bank of Knoxville, in Knoxville)
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TrAdminHd: Alden Smith, Jr., 1stVP
EstSttlmt,Nb: Joseph K. Presley, VP&TO
PersTr: C. W. Fite, Jr., VP&TO
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Tax: Tom L. Manor, TO

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221 Fourth Ave. N., P.O. Box 2508 37219
615/251-0352
(Branch of Memphis)
Russ Kennedy, VP&TO

Oak Ridge

ENERGY BANK
795 Main St. 37830
615/482-0801 Tr$5.217 Mil
Hd: T. K. Wright
PersTr,EmplBen: Steven A. Goodman

Oneida

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615/569-6313 Tr$1 Mil
Hd: Lurene West, TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-6511 Tr$2.5 Mil
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

Sevierville

THIRD NATIONAL BANK IN SEVIER COUNTY
Court Ave. 37862
615/453-6121 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO
PersTr: Earl Wayne Johnson, TO
TrOpers: Diana Sharp, AsstTO

Shelbyville

BEDFORD COUNTY BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Sliger, AsstTO&AsstVP

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$4.5 Mil
Hd: J. H. Caperton, Jr., TO
TrInv: T. W. Hickerson, SrTO
TrOpers: Peggy F. Orrell

PEOPLES NATIONAL BANK
P.O. Box 680 37160
615/684-8000 Tr$3 Mil
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RE: Gerald Hartman, SrVP&TO
Farm&Rnch: Robert B. Walsh, VP&TO
Minerals: Billy Ray Henson, SrVP&TO

MTRUST FORT WORTH
P.O. Box 910 76101
817/334-9422 Tr$300 Mil
Hd: Robert S. Patterson, ExecVP&SrTO
PersTr: Thomas B. Hightower, VP&TO
EmplBen: Stephanie A. Davis, VP&TO
TrInv: Frank P. Ganucheau, SrVP&TrInvO
TrOpers: Walter E. Payne, VP

REPUBLICBANK RIDGLEA
P.O. Box 9170 76107
817/737-3111 Tr$7 Mil
Hd: Rod Hailey, VP&TO

TEXAS AMERICAN BANK/FORT WORTH
P.O. Box 2050 76113
817/338-8011 Tr$2.41 Bil
Hd: Bruce Petty, ExecVP&TO
TrOpers: D. Eugene Carroll, SrVP&TO
PersTr: Robert Lansford, SrVP&TO
CorpSvcs: John Rupley, VP&TO
TrInv,ComTrF: Harold M. Achziger
EmplBen: Pam Hugghins, VP&TO
PropMgmt: Joe T. Lenamon, SrVP&TO
Nb: Gary C. Nelson, SrVP&TO
Farm&Rnch: Thomas L. Woodward, VP&TO
Minerals: Donald E. Howard, VP&TO
RE: Bob Little, VP&TO

TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/336-9661 Tr$100 Mil
Hd,TrInv,Nb: Joe C. Benson, ExecVP&TO
EmplBen: Jim Palmer, AsstVP&TO

Fredericksburg

TEXAS AMERICAN BANK/ FREDERICKSBURG,N.A.
155 E. Main St. 78624
512/997-2166 Tr/u$3 Mil
Hd: Perry M. Woerner, VP&TO

Friendswood

MAINLAND TRUST COMPANY, INC.
102 N. Friendswood Dr. 77546
713/527-4425
(Branch of Houston)
Hd,EmplBen,CorpTr: Robert L. Coffey
PersTr,TrOpers: Robert V. McCreary
TrInv,ComTrF: Jack McBride
Nb: Richard Copley

Gainesville

FIRST STATE BANK
P.O. Drawer A 76240
817/665-1711 Tr$15 Mil
Hd: Keith Russell, VP&TO
Linda Ritcherson, AsstTO

GAINESVILLE NATIONAL BANK IN GAINESVILLE
76240
817/668-8531 Tr/o$13 Mil
Hd: Omie F. Sherrill, SrVP&SrTO
Davelyn Neidhardt, TO

Galveston

INTERFIRST BANK GALVESTON,N.A.
P.O. Box 1500 77553
409/763-6561 Tr$180 Mil
Hd: Michael C. Doherty, SrVP&SrTO
PersTr: Charles Baer, VP&TO
EmplBen: Dan Scullin, TO
TrOpers: Ed Neel, TO

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
409/765-5561
Hd,PersTr,Nb: Elmo J. Henske, SrVP&SrTO
W. MacInerney, VP&TO
PersTr: Michael G. Barrow, VP&TO
TrOpers: Trina Phillips, AsstTO

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$228 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: Michelle Cantrell, AsstTO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, AsstVP

Garland

REPUBLICBANK GARLAND
P.O. Box 461228 75046
214/494-1414 Tr$35 Mil
Hd: Dan H. Florence, SrVP&TO
TrInv,CorpTr: Ginger Cheshier, VP&TO
EmplBen: Nancy Lytle, TrAdmO

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Leslie Ploeger, Jr., Pres

Graham

FIRST NATIONAL BANK
623 Elm St. 76046
817/549-2040 Tr/o$1 Mil
Hd: Donna Goray
TrOpers: Ida Kirby

GRAHAM NATIONAL BANK
P.O. Box 450 76046
817/549-3434 Tr$9.5 Mil
Hd: Ted Boedeker

Greenville

MBANK
P.O. Box 1238 75401
214/455-0990 Tr/u$1 Mil
Hd: Helen Dunabin, VP
Charles Roberts, VP&TO

INTERFIRST BANK GREENVILLE,N.A.
P.O. Box 1044 75401
214/455-2530 Tr$1 Mil
Hd: James F. Taggart, ChmBd
Gordon Lewis, Pres
Billy Russell, Hd-TrDept

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

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TEXAS (Cont'd)

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 871 78550
512/423-6420
Hd: Michael H. Shapiro, VP&SrTO

INTERFIRST BANK HARLINGEN, N.A.
P.O. Box 471 78551
512/423-4530 Tr$90 Mil
Hd,TrInv: Douglas H. Miller, SrVP&TO
PersTr: Shelley Krumnow, AsstVP&TO
CorpTr,ComTrF,TrOpers,TDP: Thelma Rusland, TO
EmplBen,Nb: David Bucher, VP&TO

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
214/657-8521 Tr$60 Mil
Hd: Alfred Wylie, SrVP&TO

Hereford

FIRST NATIONAL BANK
P.O. Box 593 79045
806/364-2435
Hd: Jack Wilcox, VP&TO

Hondo

HONDO NATIONAL BANK
P.O. Box 340 78861
512/426-3355
Hd: William F. Wallace, Jr.
Eddie R. Nixon, VP&TO

Houston

ALLIED BANK OF TEXAS
P.O. Box 4441 77210
713/224-6611 Tr$750 Mil
Hd: Michael C. Baker, ExecVP&ExecTO
PersTr: Don Debenport, VP&TO
CorpTr: Margaret Moore, VP&TO
TrInv: Bill Taylor, VP&SrTrInvO
ComTrF: Frank Aten, VP&TrInvO
EmplBen: Stephen M. Britland, VP&TO
TrOpers: Will Terry, VP&TO
Nb: Harry Simms, SrVP&TO

BANK OF ALMEDA
P.O. Box 45569 77245
713/433-5623 Tr/u$1 Mil
Hd: Robert R. Bailey, SrVP&Csh

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77251
713/652-7600 Tr$149 Mil
Hd,Nb: Michael L. Daugherty, ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP&TO
EmplBen: Steven G. Marget, VP&TO
TrInv: Robert B. McAsham, III, SrVP&SrTrInvO
Gary Prestopino, SrTrInvO
TrOpers: Peggy Kutac, VP&TOpO
Mauri Norris, TOpO

EAGLE MANAGEMENT & TRUST CO.
2001 Kirby Dr., Ste. 1200 77019
713/526-8401 Tr$1 Bil
Hd,Nb: Homer L. Luther, Jr., Chm
PersTr,ComTrF: John S. Bace, SrVP
CorpTr: Monroe Luther, Pres
TrOpers: Gary Chumbley

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

FIRST CITY NATIONAL BANK
P.O. Box 809 77001
713/658-7127 Tr$2.9 Bil
Hd: George W. Grosz, ExecVP
PersTr: Tim Blair, SrVP&TO
CorpTr: Alex Baker, SrVP&TO
TrInv: Graham Stellwagon, SrVP&TO
ComTrF: Vickie W. Fletchall, VP&TO
EmplBen: Robert Lehman, SrVP&TO
TrOpers: Robert Wells, VP&TO
Nb: Mike Dann, VP&TO

HERITAGE TRUST COMPANY
1100 One Allen Center 77002-4870
713/757-0842 Tr$70 Mil
Hd,Nb: Lucian L. Morrison, Jr., Pres
PersTr: Janet M. Hill, VP&TO
Est: Sue J. Prejean, VP&TO
TrOper,EmplBen: Stephanie L. Crippen, VP&TO
TrInv: S. Jacquelyn Padfield, VP&TO

INTERFIRST BANK FANNIN
P.O. Box 20008 77025
713/790-1000 Tr/o$58 Mil
Hd: William L. Stein, Pres&CEO
PersTr,TrInv,ComTrF,Nb: Pete Fisher, ExecVP
CorpTr: Linda Brown, VP
EmplBen: Frances Slott, AsstVP
AsstMgmt,PersTr: Robert J. Biehl, VP

INTERFIRST BANK HOUSTON,N.A.
P.O. Box 2555 77252-2555
713/652-6515 Tr$548 Mil
Hd: Britt D. Davis, ExecVP&SrTO
PersTrGp: Mark B. Ferris, SrVP&TO
CorpSvcsGp,EmplBen: Karen J. Cole, SrVP&TO
Nb: H. Bradbury Foster, SrVP&TO
TrRE: Nolan E. Fry, Jr., VP&TO
CorpTr: George R. Hamilton, VP&TO
EmplBen: James E. Phelps, VP&TO
TrOpers: Richard J. Biros, VP&TO

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$250 Mil
Hd: E. Deane Kanaly, ChmBd&CEO
Steven P. Kanaly, Pres
Jeffrey C. Kanaly, ExecVP&COO
PersTr: William D. Cunningham
EmplBen: Janet L. Miller
Inv: J. David Edwards
TrOpers: John Gasson
Nb: Mary Beth Woehler

MH INVESTMENT COUNSEL, INC.
333 Clay Street, Ste. 4000 77002
713/658-8111
Jules E. Schneider, Jr., VP

MAINLAND TRUST COMPANY, INC.
(A Subsidiary of Mainland Savings Association)
3501 Allen Parkway 77019
713/521-4425 Tr$25 Mil
(Branches in Friendswood and Raytown)
Hd: Raymond M. Hill, Chm&Pres
PersTr,CorpTr,TrOpers: Robert V. McCreary, VP
Robert L. Coffey, SrVP&GenCoun
TrInv,ComTrF: Jack McBride, VP
EmplBen: Michael Davis
TDP: John Bloom, Comp

MAINLAND TRUST COMPANY, INC.
5851 Southwest Freeway 77057
713/527-4425
Hd,EmplBen,CorpTr: Robert L. Coffey
PersTr,TrOpers: Robert V. McCreary
TrInv,ComTrF: Jack McBride
Nb: Richard Copley

PROVIDENCE TRUST COMPANY
1502 Augusta, Ste. 240 77057
713/266-2654 Tr/u$10 Mil
Hd: Robert M. Blaine, Jr., Pres

MTRUST HOUSTON
P.O. Box 3285 77253
713/654-8600 Tr$862 Mil
Hd: John T. Cooney, VChm
PersTr: R. Sells Neuhaus, SrVP&TO
CorpTr: J. Chris Matthews, VP&TO
TrInv: Walton Walker, SrVP&TO
ComTrF: Cyrus A. Reeder, VP&TO
EmplBen: Lonnie Parr, SrVP&TO
TrOpers: Glen Pagel, VP&TO
Nb: Terry Parsons, VP&TO
Est: David V. Boone, VP&TO

REPUBLICBANK HOUSTON
700 Louisiana St. 77002
713/247-6558 Tr$1.4 Bil
Hd: Richard S. White, Jr., ExecVP
PersTr: David C. Sharman, VP&TO
CorpTr: John L. Howard, SrVP&TO
TrInv: Asa L. Blankenship, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: Thomas B. Hortenstine, AsstVP&TO
Nb: Walter R. Berger, VP&TO

REPUBLICBANK TRUST COMPANY SPRING BRANCH
8800 Katy Freeway 77024
713/827-7074 Tr/o$20 Mil
Hd: Walter R. Berger, VP&TO
PersTr: Patrick Weaver, TO

RIVER OAKS TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$338 Mil
Hd: James F. Hurley, Pres
PersTr: Charles L. Ehrhardt, III, SrVP&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: Kenneth W. Ostrowski, VP&TO
TrInv: Eugene A. Schwinger
TrInv,ComTrF,EmplBen: Jerry D. Sides, VP&PtfolMgr

TEXAS COMMERCE BANK,NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$3.7 Bil
Hd: William H. Davis, ExecVP&ExecTO
PersTr,Nb: William A. Swank, ExecVP&TO
ComTrF,TrInv: Geoffrey P. Raymond, SrVP&CIO
EmplBen,Nb: John Kesner, SrVP&TO
CorpTr,TrOpers,Nb: Richard L. Melton, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th, P.O. Box 659 77340
409/295-5701 Tr$5 Mil
Hd: Shelly Mathis
TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$2 Mil
Hd: T. W. Keeland, ChmBd,CEO&TO
TrOpers: Ginger Allen, AsstTO

Irving

TEXAS COMMERCE BANK-LAS COLINAS
P.O. Box 151285 75015
214/869-6100 Tr$25 Mil
Hd,Nb: Brad A. Carson, ExecVP&Mgr
Admin,TrOpers: Janice Bruner, VP&TO
EmplBen,TrInv: J. Randall Farrow, AsstVP

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78028
512/896-3111 Tr$42 Mil
Hd,TrInv,Nb: Jim W. Westbrook, VP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, VP&TO
TDP: Rachel Juarez

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy.
P.O. Box 1308 78028
512/896-2424 Tr$29 Mil
Hd: Kittredge Werlein, SrVP&TO
TrOpers: Sandy Bestwina, AsstTO

La Grange

THE FIRST NATIONAL BANK
141 West Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: Virginia Schroeder, Pres

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$7.6 Mil
Hd: Dallas W. Woods, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$2 Mil
Hd: Arnoldo Cisneros, 1stVP&TO

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$65 Mil
Hd: Richard N. Hansen, SrVP
A. B. Barrera, SrVP&SrTO
Joaquin Romero, Jr., VP&TO
Fran L. Sherwood, AsstVP&TO
TrOpers: Norma Machado, AsstVP&TO
Laura Ramirez, AsstCsh

UNION NATIONAL BANK
P.O. Box 699 78040
512/724-8081 Tr$4 337 Mil
Hd: Ray Shaw, TO

League City

LEAGUE CITY BANK & TRUST
303 E. Main St.
P.O. Box 759 77573
713/332-1541 Tr$20 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: N. Ed Divers, VP&TOpO
Admin: Dee W. Bornell, AdmO

Levelland

FIRST NATIONAL BANK
P.O. Drawer F 79336
806/894-3101 Tr$11.5 Mil
Hd: Bob Veretto, ExecVP&TO

TEXAS AMERICAN BANK/LEVELLAND
P.O. Drawer L 79336
806/894-6111 Tr$8 Mil
Hd: Cindy Alexander, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 752 77575
409/336-6471 Tr/u$3 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/753-7681 Tr$1.25 Mil
Hd: Dale Hamilton, VP

MBANK LONGVIEW N.A.
P.O. Box 2432 75601
214/753-2622 Tr$35 Mil
Hd: W. R. Blackwell, SrVP&TO

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$52 Mil
Hd: E. H. Elliott, VP&TO
PersTr: John Cammack, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Wade Wilson, VP&TO

FIRST NATIONAL BANK
P.O. Box 1241 79408
806/765-8861
Hd: Joe Dale Bryan, SrVP&TO
PersTr: Steve Exter, VP&TO
Randy Suddereth, AsstTO
Paula Johnson, TO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Suzanne Meyer, VP&TO
Wanda Mainbourg, TO
ComTrF,TrOpers: Mary Davis, AsstVP&TOpO
Nb: Bill Leavell, TrMktgO

REPUBLIC BANK LUBBOCK,N.A.
P.O. Box 1469 79408
806/762-8800 Tr$160 Mil
Hd,TrInv: Harry A. Knight, SrVP&TO
PersTr: James R. Garrison
Stephen Williamson
Joyce Jones
EmplBen,TrOpers: Carole Lyons

TEXAS COMMERCE BANK,NatAssn
P.O. Box 841 79408
806/763-3471 Tr$25 Mil
Hd: Jeanelle Ward, VP&TO
TrOpers: Sherry Burger, TOpO

Lufkin

FIRST CITY NATIONAL BANK OF LUFKIN
P.O. Drawer 789 75901
409/632-4411 Tr$90 Mil
Hd: Chuck Thompson, SrVP&TO
TrOpers: Tommy Rainey, VP&TO

REPUBLICBANK LUFKIN
P.O. Box 410 75901
409/639-8328 Tr$72.5 Mil
Hd,PersTr: Karl E. Lemke, SrVP&TO
PersTr: Roland L. Gerth
EmplBen: Lindon L. Baker
TrOpers: Jackie Whitaker

Marshall

MBANK MARSHALL N.A.
101 E. Austin
P.O. Box 968 75670
214/938-7788 Tr$35 Mil
Hd: T. R. Jackson, VP&SrTO
TrOpers: Ada Watson, AsstVP&TO

McAllen

McALLEN STATE BANK
P.O. Box 1300 78502
512/686-1733 Tr$95 Mil
Hd: John F. Tierney, SrVP
SpecialAsst: Carlos Garza, AsstVP
PersTr,EstAdm: Mary L. Henry, AsstVP&AsstTO
Pers&InsTr,Gdnshp: Marijean Terry, AsstVP&AsstTO
H. Ray Lewis, AsstTO
Inv,CorpAccnt,EmplBen: R. Geoffrey Naugle, AsstVP
TrOpers: Helen Fitz, AdmO

TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$55 Mil
Hd: Stafford W. Burroughs, ExecVP&SrTO
PersTr,ComTrF,Nb: Nita Calvert, VP&TO
PersTr: Frank Glispin, AsstTO
TrOpers: Amy Nelson, AsstTO
EmplBen: Paul Van Meter, VP&TO

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Hd: William Zacharias, Chm&TO
Mike Beard, TO

The Directory of Trust Institutions is included in a T&E subscription!

McKinney

TEXAS AMERICAN NATIONAL BANK/McKINNEY
P.O. Box 430 75069
214/542-1261 Tr$5 Mil
Hd,PersTr,TrInv,TrOpers,Nb: J. L. Bradshaw, ExecVP&TO
TrOpers: R. W. Winders, SrVP&TO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$325 Mil
Hd,Nb: Michael Talley, SrVP&TO
TrInv: R. Powers Duvall, CFA,VP&TrInvO
Inst: Charles Green, VP&TO
TrOpers: Douglas Moore, VP&TO
RE: Don L. Parks, SrVP&TO
Oil&Gas: Will Hall, SrVP&TO

REPUBLICBANK FIRST NATIONAL MIDLAND
P.O. Box 270 79702
915/685-2000 Tr$464 Mil
Hd: Bill J. Hill, ExecVP
PersTr: David Lindemood, VP&PerAdmMgr
CorpTr: Cal White, VP&CorpSvcsMgr
TrInv: Bill Brown, VP&TrInvO
TrRE: Robert Boothe, VP&TrPropMgr
TrOpers: Norm Cass, VP&TOpMgr

TEXAS AMERICAN BANK/MIDLAND
P.O. Box 3118 79702
915/683-5281 Tr$30 Mil
Hd: Thomas M. Bruner, ExecVP&TO
EmplBen: Les Dean, AsstVP&TO
TrOpers: Richard E. Dunnan, AsstVP&TOpO

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr/o$2.9 Mil
Hd: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Jonice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, VP&TO

INTERFIRST BANK MT. PLEASANT,N.A.
P.O. Box 71 75455
214/572-9811 Tr$3 Mil
Hd,PersTr,TrOpers,Nb: Margaret Spann, TO
TrInv,Nb: John G. Tolbert, ExecVP&TO

Muleshoe

MULESHOE STATE BANK
P.O. Drawer 1010 79347
806/272-4561
Hd: Bob Finney, Pres

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75963
409/569-8251 Tr$15 Mil
Hd: T. E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: A. L. Mangham, Jr., Pres&CEO
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Michael Mitchell, VChm
Fay George, AsstTO

Navasota

FIRST NATIONAL BANK
P.O. Drawer 551 77868
409/825-6401
Hd: Benton Dedmon

TEXAS (Cont'd)

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 251 78130
512/625-7541 Tr$28.7 Mil
Hd: R. Al Leach, SrVP&TO

Odessa

FIRST STATE BANK OF ODESSA, N.A.
1330 E. 8th
P.O. Box 634 79760
915/332-0141 Tr$24 Mil
Hd,PersTr,EmplBen,TrInv,Nb: Dan Mosley, SrVP&TO
PersTr,TrOpers: Florence Blevins, TO
EmplBen: Susan Miller, TO

INTERFIRST BANK ODESSA, N.A.
P.O. Box 4798 79760
915/335-7200 Tr$84.3 Mil
Hd: Larry Melton, SrVP&SrTO
PersTr: Carolyn Stockton, VP&TO
Ed Cole, TO
EmplBen: Joan Johnson, VP&TO
TrOpers: Linda Mitchell, TOpO

MBANK ODESSA
P.O. Box 2632 79760
915/368-8243 Tr$75 Mil
Hd: Toby G. Tripp, ExecVP&TO
HdTrDept: Larry Riley, VP&Mgr
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Sidney Armentrout, TOpO
EmplBen: Marci Whisenant, TO
Admin: Mary Jane Smith, AsstVP&TO

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$95 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Bryan Haldeman, TO
EmplBen: Connie Jones, TO

Orange

MBANK ORANGE, N.A.
P.O. Box 1029 77630
409/883-9367 Tr/u$1 Mil
Hd: B. W. Briggs, Pres&TO
TrOpers: Mrs. Elrita Eikenhorst, Csh

UNITEDBANK-ORANGE
P.O. Box 969 77630
409/886-7424 Tr$1.5 Mil
Hd: S. O. Stoffer, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

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Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$4 Mil
Hd: Gary J. Turner, SrVP&TO
TrOpers: Anita King

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$2 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
Hd: Bruce E. Julian, SrVP&TO

Plainview

CITY NATIONAL BANK OF PLAINVIEW
P.O. Box 1180 79072
806/293-1311 Tr$10.7 Mil
Hd: Susan Hinton, TO
Mack Hunter, SrVP&TO
TrOpers: Lou Ann Hinn

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-5381 Tr$3 Mil
Hd: David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr$7.8 Mil
Hd: Leota Thornton, SrVP&TO

Port Arthur

ALLIED MERCHANTS BANK
P.O. Box 400 77640
409/985-8851 Tr$25 Mil
Hd: Richard S. Cardner, VP&SrTO
CorpTr: Mary Ann McCoy, AsstVP
PersTr: Nadine Kebodeaux, AsstTO
TrOpers: Linda Stevenson, AsstTO

MBANK PORT ARTHUR, N.A.
P.O. Box 100 77641-1000
409/727-0123 Tr$19 Mil
Hd,Nb: John Hilficker, SrVP&TO
PersTr,EmplBen,TrOpers: Merle Duplantis, TO

SABINE BANK
P.O. Box 3317 77643
409/982-5741, Ext. 273 Tr/u$1 Mil
Hd,Nb: Charles A. Thompson, SrVP&TO
TrInv: Charlotte Jones, AsstTO
TrOpers: Virginia Lalonde, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr/u$1 Mil
Hd: W. H. Bauer, Jr., Pres&TO
W. F. Tanner, SrVP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$5 Mil
Hd: James McSpadden, ExecVP&TO

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer AA 79357
806/253-2511 Tr$5 Mil
Hd: Gene McLaughlin, Pres
TrOpers: Brenda Beshirs

Raytown

MAINLAND TRUST COMPANY, INC.
1308 W. Baker At Garton 77521
713/527-4425
(Branch of Houston)
Hd,EmplBen,CorpTr: Robert L. Coffey
PersTr,TrOpers: Robert V. McCreary
TrInv,ComTrF: Jack McBride
Nb: Richard Copley

Richardson

FIRST CITY BANK OF RICHARDSON
P.O. Box 308 75080
214/231-7171 Tr$16 Mil
Hd: Donna Norton, SrVP
TrOpers: Carole Lynch, TO

Richmond

REPUBLICBANK RICHMOND
P.O. Box 579 77469
713/342-3736
Hd: Patrick T. Shelbourne, Pres
A. E. Myers, SrTO
E. W. (Blair) Myska, TO

Rockwall

FIRST STATE BANK
P.O. Box 98 75087
214/722-5353 Tr/u$1 Mil
Hd: Johnnie W. Ray
EmplBen: David L. Cook

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76901
915/655-0561 Tr/o$173 Mil
Hd: Don Parker, ExecVP-Fin
PersTr: William F. Collins, VP&SrTO
Bettye Morrow, VP&TO
Lynn Jonas, AsstTO
Doughty McDonald, AsstTO
EmplBen: Rhea Cooke, VP&TO
TrOpers: Marcia Johnson, TO
Nb: Pierce Hoggett, VP&TO

FIRST CITY NATIONAL BANK
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Evelyn R. Richardson, TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$90 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: David Saultz, AsstVP&TO
William Richie, Jr., AsstTO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$2.5 Mil
Hd: Arch Black, Pres

San Antonio

FIRST CITY BANK-CENTRAL PARK
P.O. Box 32367 78284
512/341-4641 Tr$34 Mil
Hd: Raymond R. Fletcher, SrVP&ExecTO
PersTr: Howard M. Lewis, VP&SrTO
TrOpers: Sheryle K. Zaitz, VP&TO
Adm: Howard M. Lewis, VP&SrTO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4431 Tr$1.21 Bil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: Fred C. Davis, Jr., SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Michael A. Noble, VP
TrOpers: Karen Smith, SrVP
Nb: David W. Finger, SrVP
Tax: C. LaMar Gemberling, VP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$70 Mil
Hd,ComTrF,TrInv,Nb: John M. Heard, SrVP
TrOpers: Janet Matejek, AsstTO
EmplBen: Lin Rostrom, TO
PersTr,TDP: Roy P. Huff, TO

INTERFIRST BANK SAN ANTONIO,N.A.
P.O. Box 1120 78294
512/230-8034 Tr$25 Mil
Hd: H. Earl Rettig, ExecVP&SrTO
TrInv: Dale W. Bollert, IO-InterfirstMgmt
TrAdm: Patricia M. O'Neil, VP&SrTO
PersTr: Wendelyn Wilkes, VP&TO
EmplBen: Alan Bye, VP&TO
TrOpers: Gene Runnels, AsstVP&TO
Nb: Dennis W. Hubbard, VP&TO

MBANK ALAMO N.A.
P.O. Box 900 78293
512/271-8632 Tr$339 Mil
Hd: Fred C. Groos, Jr., ExecVP&ExecTO
Est: John M. Oppenheimer
TrInv: Robert Gray
TrOpers: Yolanda Moran
Tr: Willis N. Terry

NATIONAL BANK OF COMMERCE OF SAN ANTONIO
P.O. Box 121 78291
512/225-2511 Tr$1.2 Bil
Hd: John M. Johnston, ExecVP&ExecTO
EstAdmin,Pers&Fam: Robert W. Carlson, VP&SrTO
CorpTr: G. Alfred Erler, VP&TO
TrInv: Jesse H. Miller, SrVP&SrTO
Plng&Reporting: Ethel K. Pullen, VP&SrTO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&TO
Nb: Patricia A. Flynn, VP&TO

REPUBLICBANK SAN ANTONIO
P.O. Box 300 78291
512/270-5393 Tr$290 Mil
Hd: Kenneth P. Courtright, SrVP&SrTO
PersTr: Blaine R. Hall, Jr., VP&SrTO
Mary E. Withoff, TO
Penny Van Shoubrouek, PersFinSvcAdm
CorpTr: Jerry D. Edinger, VP&TO
G. Brian Biggs, CorpTrAsst
EmplBen: Wilbur W. Noltensmeyer, VP&TO
Ray M. Lund, TO
TrInv: Michael A. Zwartjes, VP&TO
EstAdmin: Michael A. Quinn, TO
Erma Vara, PerFinSvcRep
TrOpers: Audrey Colbleniz, VP&TOpO

REPUBLICBANK TRUST CO.

NATIONAL BANK OF FT. SAM HOUSTON
1422 Grayson Street 78208
512/223-2981
M. Dewey Bain, TO

San Benito

SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$105 Mil
Hd,TrInv: Douglas Kelly, VP&TO
PersTr,CorpTr,ComTrF,TrOpers,Nb: Cherie Archibald
TDP: John Mark

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78666
512/396-4411 Tr$2.7 Mil
Hd: J. R. Thornton, Chm,Pres&TO

Seymour

THE FIRST NATIONAL BANK
201 North Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$4 Mil
Hd: Jerry L. Talley, Pres&TO

MBANK SHERMAN, N.A.
P.O. Box 280 75090
214/893-5111 Tr$85 Mil
Hd: Philip McKinzie, ExecVP&TO
TrInv,PersTr,ComTrF: W. Clayton Fulton, VP&TO
TrOpers: Monty M. Curry, TOpO
EstAdmn: Diann M. Smith, TO
EmplBen: Brent Reed, AsstTO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
409/385-0505
Hd: W. A. Barclay, Jr., Pres&TO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-5565
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$3.0 Mil
Hd: Dale P. DeShazo, SrVP&TO
TrOpers: Bonnie L. Fowler, TOpO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$24 Mil
Hd: Don Allen, SrVP&TO

Temple

FIRST NATIONAL BANK
P.O. Box 70 76503
817/773-2115 Tr$27 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO

InterFirst

INTERFIRST BANK TEMPLE,N.A.
100 W. Adams Ave. 76501
817/778-4421 Tr/o$30 Mil
Hd: A. David Uechi, SrVP&TO
PersTr: June Grimes, AsstTO

Terrell

AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$22 Mil
Hd,TrInv,EmplBen,Nb: Keith Koets, VP&TO
PersTrAdm: Elizabeth Mirick, AsstVP&TO
Beverly Hendrickson, TrAdmO
TrOpers: Lora Sanchez

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000 75502
501/773-4541 Tr$105 Mil
Hd,PersTr: Gregory S. Torrence, VP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
ComTrF,TrOpers: Brenda S. Engster, TO
ComTrF: Betty Anthony, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$130 Mil
Hd,PersTr,ComTrF,TrInv: Basil S. Hoag, Jr., VP&TO
EmplBen: Thomas E. Jones, Jr., AsstVP&TO
TrOpers: Jean Head, AsstVP&TOpO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, SrVP&TO
TrOpers: Bettye Stout

FIRST STATE BANK
P.O. Box 28 79088
806/995-4151 Tr$1 Mil
Hd,PersTr,EmplBen,TrOpers: Mike Mauldin, ExecVP&TO

Tyler

FIRST CITY NATIONAL BANK OF TYLER
P.O. Box 2020 75710
214/595-1941 Tr$200 Mil
Hd: John H. Barr, ExecVP&TO
PersTr: E. H. Norment, VP&TO
TrOpers: Buck O. Cain, VP&TO
TrInv: John D. Rogers, VP&TO
EmplBen: Gary B. Williams, VP&TO

INTERFIRST BANK, TYLER, N.A.
P.O. Box 2001 75710
214/595-5555
Hd: Nelson K. Smith, SrVP&TO
PersTr: John W. Noble, VP&TO
EmplBen: Bonnie Byars, VP&TO
TrOpers: Melvin Jones, VP&TO

REPUBLICBANK TYLER
P.O. Box 2009 75710
214/595-3771 Tr$25 Mil
Hd: Clyde L. Gilmer, Jr., SrVP&TO
TrOpers,TDP: Peggy Kirkley, AdminO

SOUTHSIDE STATE BANK
P.O. Box 1079 75710
214/593-8233 Tr$2.5 Mil
Hd: B. G. Hartley, Pres
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Sam Dawson, VP
EmplBen: Marjoree Glover, VP

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78802
512/278-6231 Tr$14 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$40 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, VP&TO
J. Bruce Kennedy, AsstTO

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77902
512/573-6321 Tr$156 Mil
Hd: Elvin Koehn, SrVP&TO

VICTORIA BANK & TRUST CO.
120 Main Place 77902
512/573-5151 Tr$160 Mil
Hd: Dan S. Webster, SrVP&ExecTO
CorpTr: Charles A. Kutchka, VP&TO
TrInv,ComTrF,EmplBen: Larry G. Justiss, VP&TO
PropMgt: James S. Kiening, VP&TO
TrOpers: Cathy Wheeler, Supv
Nb: Charles R. Maddox, VP&TO

TEXAS (Cont'd)

Waco

MBANK WACO, N.A.
P.O. Box 950 76703
817/754-5431 Tr$350 Mil
Hd: John E. Dagley, ExecVP&ExecTO
PersTr: Stephen W. Herbert, SrVP&SrTO
CorpTr: Beverly G. Pettigrew, VP&TO
TrInv: William Parks, VP&TrInvO
ComTrF,TrOpers: Sybil Armstrong, TO
EmplBen: Johnny G. Giotes, VP&TO

REPUBLIC BANK, WACO, N.A.
P.O. Box 829 76703
817/753-6461 Tr$150 Mil
Hd: Bruce Price, SrVP&TO
PersTr,Nb: Charles D. Jones, VP&TrCoun
CorpTr,ComTrF,TrOpers,TDP: Wiley F. Oliver, III, VP&TO
Rae Carter, AsstVP&TO
EmplBen: Fred M. Worley, Jr., VP&TO

TEXAS NATIONAL BANK
P.O. Box 2299 76703
817/756-2151 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv: Rex W. Kyle, SrVP&TO
TrOpers: Stephanie Stewart, AsstTO
PersTr: William Benning, AsstTO

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Blvd. 77598
713/332-5521 Tr$13 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpersAdm: Richard E. Mohle, AsstVP&TO

West Columbia

FIRST CAPITOL BANK
P.O. Drawer 308 77486
409/345-3141 Tr/u$1 Mil
Hd: Mike Decker, Pres

Wichita Falls

INTERFIRST BANK WICHITA FALLS,N.A.
P.O. Drawer 60 76307
817/723-2771 Tr$125 Mil
Hd,PersTr,TrInv: Stephen R. Lindemood, SrVP
Est,PersTr: R. Landon Winstead, Jr., SrVP
CorpTr: Linda Metcalf, VP
TrOpers: Charles Lanier, TO

MBANK WICHITA FALLS, N.A.
P.O. Box 540 76307
817/761-6500 Tr$196 Mil
Hd: John P. League, ExecVP&SrTO
PersTr: Jerry Schnedorf, VP&TO
TrInv,EmplBen: David I. Ramsey, VP&TO
TrOpers: Don Haerry, VP&TO
RE&Min: Richard Rippy, VP&TO

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Richard J. Carroll
Carol A. Thomas, AsstTO

COMMERCIAL SECURITY BANK
P.O. Box 9160 84409
801/621-1130 Tr$100 Mil
(Branch of Salt Lake)
Hd: Gary Peterson, TO
PersTr,TrInv,ComTrF,TrOpers,TDP: Wm. Wallace Leatham, VP&TO
CorpTr: Jack Young, TrAcctgO
EmplBen: Garth Empey, VP&TO
Nb: Stan Norton, AsstTO

FIRST SECURITY BANK OF UTAH,NatAssn
Trust Dept.
P.O. Box 9936 84409
801/626-9535
(Branch of Salt Lake City)
Hd: Jack D. Lampros, VP&TO
PersTr: Ralph W. Mitchell, AsstVP&TO
CorpTr: John H. Geilman
EmplBen: Dennis L. Johnston
Nb: O. Rex Child, AsstVP&TO

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84601
801/375-1000 Tr$12 Mil
Hd: C. Dee Sandgren, VP&TO

ZIONS FIRST NATIONAL BANK
111 North 200 St. 84601
801/374-1110
(Branch of Salt Lake City)
Greg Cross

Salt Lake City

COMMERCIAL SECURITY BANK
50 South Main St.
P.O. Box 30815 84130-0815
801/535-1000
(Branch in Ogden)
Hd,CorpTr,TDP: R. James Steenblik, AsstTO
PersTr: J. Kendall Christiansen, AsstTO
EmplBen: Gareth Empey, VP&TO

CONTINENTAL BANK & TRUST CO.
200 S. Main St. 84101
801/534-6075 Tr$178 Mil
Hd: Bert H. Elg, VP&TO
PersTr: William F. Dineen, TO
Prob: Gilbert M. Bean, TO
TrInv: Marvin J. Hammond, ExecVP
ComTrF: Glenn L. Snyder, TO
EmplBen: G. Marsden Cazier, TO
TrOpers: Elwood A. Blank, TO
Barbara Christensen, AsstTO
Nb: David W. Macbeth, TO

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: Kay A. Young
TrInv: John L. Hunter
ComTrF: L. Conrad Bryner
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH, N.A.
180 S. Main St.
P.O. Box 30169 84142
801/350-7130 Tr$551 Mil
Hd: George L. Moosman, SrVP&SrTO
PersTr: Lois Owen, VP&TO
CorpTr: J. H. Clark, AsstVP&TO
TrInv: Richard G. Horne, VP&TO
EmplBen: Rod R. Cushing, AsstVP
TrOpers: Debbie Frost, TOpMgr
Nb: Edward G. Richards, VP&TO

FIRST SECURITY BANK OF UTAH,NatAssn
P.O. Box 30007 84130
801/350-5361
(Branch in Ogden)
PersTr: Robert A. Hatch, VP&TO
CorpTr: Robert S. Clark, VP&TO
CorpAgcy: Calvin E. Anderson, AsstVP
TrInv: Raymond H. Diggle
ComTrF: M. Eugene Bridges, VP&TO
EmplBen: Patricia A. Richards, VP&TO

HOLLADAY BANK & TRUST
2020 East 4800 South St. 84117
801/272-4275 Tr/u$1 Mil
Hd: Ronald N. Spratling, Jr.

TRACY-COLLINS BANK & TRUST CO.
Main at 1st South St. 84111
801/328-3737 Tr$155 Mil
Hd,PersTr,CorpTr: Robert J. Terry, SrVP&TO
TrInv: Alan Tingey, TO
TrOpers: Robert J. Alleman, VP&TO
Probate: Ben Reitveld, VP&TO
Pen&P/S: Christopher Burke, TO
Nb: Quinn McKay, SrVP

VALLEY BANK & TRUST CO.
80 W. Broadway, Ste. 210
P.O. Box 450 84110
801/973-5394 Tr$113 Mil
Hd,Nb: David M. Bennett, VP&SrTO
TrInv,CorpTr: Siegfried B. Szoke, TO&IO
TrOpers: Joyce Craig, AsstVP&TO
EmplBen: David C. Chambers, SrTO
PersTr: Gary Horton, AsstTO

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$247 Mil
(Branch in Provo)
Hd: Peter K. Ellison, ExecVP&SrTO
PersTr: David R. LeFevre, VP&TO
CorpTr: Emerle L. Crosland, VP&TO
TrInv: J. Chad Hamilton, VP&TO
EmplBen: Theo K. Dunham, VP&TO
TrOpers: David Van Wagoner, TO
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agencies, professional and
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VERMONT

Barre

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(Branch of Brattleboro)
Gerrit R. Klop, TO

GRANITE SAVINGS BANK & TRUST CO.
36 N. Main St. 05641
802/476-3147 Tr$5 Mil
Hd: George D. Milne, Pres&TO
PersTr,CorpTr,TrOpers: Margaret E. Richey, AsstTO

Bellows Falls

BELLOWS FALLS TRUST CO.
P.O. Box 399 05101
802/463-4524
Hd,PersTr,CorpTr,TrInv,Nb: Joyce H. Miller, VP&TO
TrOpers: Beverly S. Dunbar
Mary B. O'Brien
Wendell A. Harty

Bennington

CHITTENDEN TRUST CO.
401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L. J. Beaulieu, VP&TO

FIRST VERMONT BANK & TRUST CO.
500 Main St. 05201
802/447-7533
(Branch of Brattleboro)
Hd: D. Rodman Thomas, TO
Steve Reynolds, TO

Brattleboro

FIRST VERMONT BANK & TRUST CO.
P.O. Box 823 05301
802/254-8711 Tr$240 Mil
(Branches in Barre, Bennington & Rutland)
Hd,Nb: Michael H. Venuti, Jr., SrVP&SrTO
PersTr,CorpTr: Joseph F. Cook, TO
TrInv: Robert A. Batdorf, Jr., VP&TrInvO
Peter Sherlock, AsstInvO
EmplBen: Kyle R. Fisher, EBO

VERMONT NATIONAL BANK
100 Main St. 05301
802/257-7151 Tr$100 Mil
(Branches in Burlington, Montpelier, Rutland & Woodstock)
Hd: John R. Davidson, SrVP&TO
PersTr,Nb: Russell W. Ellis, AsstTO
Jane B. Waysville, AsstTO
Barbara K. Hudson, AsstTO
TrInv,ComTrF: John H. Abel, AsstVP&TO
EmplBen: Bruce V. Allbee, VP&TO
Nb: John Latimer, AsstVP&TO

Burlington

BANK OF VERMONT TRUST & INVESTMENT GROUP INC.
P.O. Box 949 05402
802/658-1810 Tr$14.5 Mil
Hd: William R. Heaslip, Pres

CHITTENDEN TRUST CO.
P.O. Box 820 05402
802/658-4000 Tr$250 Mil
(Branches in Bennington, Manchester, Rutland & Woodstock)
Hd: Dale W. Good, ExecVP
PersTr: J. R. Lamore, AsstVP
TrInv,ComTrF: R. A. Bose, VP&TrInvO
EmplBen: Ann Beverly, PenTO
CorpTr: J. M. Geise, AsstVP&TO
TrOpers: M. J. Bouchard, TOpO
Nb: J. C. Williams, BDO

THE HOWARD BANK
111 Main St., P.O. Box 409 05401
802/658-1010 Tr$190 Mil
(Branch in Rutland)
Hd: Frank E. Ceynar
PersTr: Evan C. Archer, Jr., VP-TrAdmin
CorpTr,TrInv,ComTrF: William S. Wolff, SrVP
TrOpers: Stanley O. Smith
Nb: Paul C. Washburn
Est: Nancy C. Putnam
ComTrF: Joseph Molnar
EmplBen: Shirley Baron

THE MERCHANTS TRUST CO.
123 Church St., P.O. Box 1009 05402
802/658-3408 Tr$95 Mil
(Branch in North Bennington)
Hd: James T. Strouse, Pres&TO
PersTr: Emily B. Tartter, AsstTO
TrOpers: John H. Savage, TOpO
Nb: Charles E. Gear, VP&TO
TrInv,ComTrF,CorpTr,EmplBen: E. Thomas O'Hara, Jr., TrInvO

VERMONT NATIONAL BANK
150 Bank St. 05401
802/863-8900
(Branch of Brattleboro)
PersTr,Nb: John Latimer, AsstVP&TO
EmplBen: Bruce V. Allbee, VP&TO

Derby

COMMUNITY NATIONAL BANK
P.O. Box 259 05829
802/334-7915
Hd: Arthur S. Judd, Jr., Pres&TO

Lyndonville

LYNDONVILLE SAVINGS BANK & TRUST CO.
P.O. Box 125 05851
802/626-8121 Tr$8.6 Mil
Hd: Jane M. Soulia, AsstTreas&TO
Nb: DuBois S. Thompson, Jr., ExecVP

Manchester Center

CHITTENDEN TRUST CO.
Manchester Shopping Center 05254
802/362-3226
(Branch of Burlington)
L. B. Smith, AsstVP

FACTORY POINT NATIONAL BANK
05255
802/362-2424 Tr$37 Mil
Hd: Townes M. Harris, Jr., VP&TO
Accts,Taxes,EmplBen: Roy S. Folton, TO
TrOpers: Joyce W. Nolin, AdminAsst
InvAn: Russell A. Cook, Conslt

★ Montpelier

VERMONT NATIONAL BANK
P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
TrOpers: Mrs. Barbara K. Hudson, AsstTO

Morrisville

THE UNION BANK
P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

North Bennington

THE MERCHANTS TRUST CO.
05257
802/447-7545
(Branch of Burlington)
Hd: William J. Sylvester, VP&TO

Proctor

PROCTOR BANK
49 Main St. 05765
802/775-2525 Tr$130 Mil
(Branches in Rutland & Woodstock)
Hd: William J. Labbate, Jr., VP&SrTO
PersTr,EmplBen: Despo Thibodeau, TO
TrInv: John R. Conant, VP&TO
ComTrF: Gareth M. Fay, TO
TrOpers: Barbara Stinson

Rutland

CHITTENDEN TRUST COMPANY
Merchants Row 05701
802/775-4375
(Branch of Burlington)
W. T. Fellows, TO

FIRST VERMONT BANK & TRUST CO.
89 Merchants Row 05701
802/773-3321
(Branch of Brattleboro)
Hd: Jerome N. Wrzosek, TO
Admin: Steven Funk, TO

THE HOWARD BANK
33 Merchants Row 05701
(Branch of Burlington)
Bradford Smith, SrVP&TO

PROCTOR BANK
80 West St. 05701
802/775-2525

VERMONT NATIONAL BANK
P.O. Box 831 05701
802/775-0116
(Branch of Brattleboro)
Stephen T. Singiser, AsstVP&TO

St. Albans

FRANKLIN-LAMOILLE BANK
North Main St.
P.O. Box 192 05478
802/524-5951 Tr$53 Mil
Hd: Harold R. Hebert, SrVP&TO
Opers: Elizabeth F. Jean

PEOPLES TRUST CO.
25 Kingman St.
P.O. Box 320 05478
802/524-2196 Tr$3 Mil
Hd: Neil H. Raymond

RESOURCE TRUST COMPANY
8 North Main St. 05478
802/524-5951 Tr$50 Mil
Hd: Harold R. Herbert, SrVP&TO
Elizabeth F. Jean, OpersO

St. Johnsbury

CITIZENS SAVINGS BANK & TRUST CO.
P.O. Box 219 05819
802/748-3131 Tr$2.6 Mil
Hd: Jos. M. Sherman, Pres
Kay L. Collins, TO
Linda C. Drinkwater, TO

Woodstock

CHITTENDEN TRUST CO.
5 The Green 05091
802/457-1426
(Branch of Burlington)

PROCTOR BANK
24 Elm St. 05091
802/457-3535
(Branch of Proctor)
Nb: Peter Arnold, VP

VERMONT NATIONAL BANK
2 The Green 05091
802/457-2660
(Branch of Brattleboro)
Hd: Russell W. Ellis, AsstTO

VIRGIN ISLANDS

Christiansted, St. Croix

VIRGIN ISLANDS TITLE & TRUST CO.
46 King St. (T&T) 00820-4984
809/773-0570
Hd: Janet M. Townsend, VP&TO

VIRGINIA

Abingdon

CENTRAL FIDELITY BANK
P.O. 1417 24210
703/628-9194 Tr$13 Mil
Hd: Barry E. Whitaker, VP&TO
TrOpers: Kathy S. Moore

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 1038 24210
703/628-9154
Clyde T. Combs, TO

Alexandria

BURKE & HERBERT BANK & TRUST CO.
P.O. Box 268 22313
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TrOpers: Alice I. Thomas, VP&TO
Judith A. Cagnon, AsstTO

FIRST AMERICAN BANK OF VIRGINIA
330 N. Washington St. 22314
(Branch of McLean)
William R. Laichat, VP
Pamela L. Austin, AsstVP

UNITED VIRGINIA BANK/ALEXANDRIA
515 King St., P.O. Box 179 22313
703/838-3073 Tr$3.9 Bil
(Branch of Richmond)
Hd: Malcolm S. Underwood, SrVP&TO
PersTr: D. Thomas Royster, Jr., VP&TO
TrInv: Richard D. Murphy, VP-Capitoline
EmplBen,Nb: Margaret A. Muse, AsstVP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: Robert W. Seale, VP
RE: William H. Eanes, VP

Altavista

FIRST NATIONAL BANK
P.O. Box 29 24517
804/369-4734 Tr/u$1 Mil
Hd: Robert H. Gilliam, Jr., Pres

Arlington

FIRST AMERICAN BANK OF VIRGINIA
1515 N. Court House Rd. 22201
(Branch of McLean)
Herbert Parker, VP

SOVRAN BANK, N.A.
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703/892-3800
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PersTr: Michael E. Murphy, SrVP
Nb-No: Charles M. Collier, III, VP
Nb-Pot: Adrienne R. Nelson, VP

Bassett

DOMINION TRUST COMPANY
Main Street 24055
703/629-5311
(Branch of Roanoke)
Hd: H. B. Meador, Jr., VP&RegMgr

Berryville

BANK OF CLARKE COUNTY
P.O. Box 391 22611
703/955-2510
Hd: Jean C. Hinson

Blacksburg

NATIONAL BANK OF BLACKSBURG
100 S. Main St. 24060
703/552-2011 Tr$10 Mil
Hd: M. A. Lawrence, SrVP&TO

Bluefield

DOMINION BANK, N.A.
P.O. Box 605 24605
703/322-4611
Hd: Glen Stirewalt, SrVP&CEO
Richard I. Cooley, SrVP

Bowling Green

UNION BANK & TRUST
P.O. Box 446 22427
804/633-5031 Tr$1 Mil
Hd: Walton Mahon, Pres

Charlottesville

CENTRAL FIDELITY BANK
200 E. Main St. 22902
804/979-2200 Tr$56 Mil
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Admin: Mildred H. Sandridge, TO
Nancy F. Sullivan, TO
TrOpersAdmin: Richard Roberts, VP&TO

FIRST VIRGINIA BANK-CENTRAL
P.O. Box 7466 22906
804/973-5311
Hd: George F. Taylor, VP&TO

JEFFERSON NATIONAL BANK
P.O. BOX 711 22902
804/972-1100
(Branch of Richmond)
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Benjamin S. Bates, Jr., VP&TrInvO
John D. Fischback, Jr., TO
Ted M. Kattman, TO
Hugh M. Leavell, TO
Robert C. McKeen, TO

NATIONAL BANK & TRUST CO.
P.O. Box 711 22902
804/972-1100 Tr$161 Mil
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CorpTr: Richard T. Ergenbright, Jr., CTAdm
TrInv: Benjamin S. Bates, VP&IO
TrOpers: Robert C. McKeen, TOpO
Nb: Giles B. Cook, Jr., TrConslt
EmplBen: Hugh M. Leavell, TO

SOVRAN BANK, N.A.
300 E. Main St. 22902
804/977-2211
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
RegHd: John T. Bozzare, SrVP
Nb: S. L. Frizzell, VP

Chesapeake

PEOPLES BANK OF CHESAPEAKE
320 Battlefield Blvd., S. 23320
804/547-4515 Tr$11.5 Mil
Hd: Townsend Oast, Pres&TO
TrInv,Nb: Gary Ross Shook, TrAdv
TrOpers: Edna T. Jewell, AsstTO
TDP: Shelia Hughes

Christiansburg

CENTRAL FIDELITY BANK, CHRISTIANSBURG
P.O. Box 119 24073
703/382-2975 Tr$10.2 Mil
Ms. Juanita Spence, AsstTO

Clifton Forge

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251 Tr$1 Mil
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TrOpers: B. H. Durvin, Jr., AsstVP&TO

MOUNTAIN NATIONAL BANK
P.O. Box 620 24422
703/862-4264 Tr$2 Mil
Hd: James C. Drewry, SrVP,Csh&TO
Mary C. Paxton, TO

Covington

FIRST VIRGINIA BANK-HIGHLANDS
P.O. Box 671 24426
703/962-6131 Tr$2 Mil
Hd: William Sanders, TO

Culpeper

SECOND NATIONAL BANK
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703/825-4800 Tr$11 Mil
Hd: W. Douglas Kyle, Jr., SrVP&TO
J. Barry Kite, TO

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FIRST VIRGINIA BANK-DAMASCUS
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Hd: Clyde T. Combs, Pres

Danville

AMERICAN NATIONAL BANK & TRUST CO.
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804/792-5111 Tr$33 Mil
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ComTrF: John B. Hall, Jr., TO
Margaret M. Newton, AsstTO
Linda D. Peatross, AsstTO

BANK OF VIRGINIA TRUST COMPANY
530 Main St., P.O. Box 1478 24541
804/792-1211
(Branch of Richmond)
Hd: Henry Bennett, Jr., SrTO

FIRST STATE BANK
P.O. Box 640 24543
804/793-4611 Tr/u$1 Mil
Hd: L. Wilson York, Pres
Charles H. Harris, TO

SOVRAN BANK, N.A.
341 Main St.
P.O. Box 401 24541
804/792-7111
(Branch of Richmond: Western Reg. Tr. Dept., Main Office: Lynchburg)
Hd: E. T. Glidewell, Jr., SrVP

VIRGINIA BANK & TRUST CO.
336 Main St. 24541
804/793-6411 Tr/u$1 Mil
Hd: Elise G. Berkley, VP,ActgCsh&TO

Falls Church

FIRST VIRGINIA BANK
Trust Dept.
6400 Arlington Blvd. 22046
703/241-4611
(Branches in Fredericksburg & Manassas)
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PersTr: Charles J. Connor, Jr., VP&TO
TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Roy H. Carson, Jr., AsstVP
Nb: Bruce E. Tria, VP
EstAdmin: Logan B. Sturgeon, VP&TO

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FIRST NATIONAL BANK
P.O. Box 467 23901
804/392-3126 Tr$12 Mil
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PersTr: W. G. Whitter, AsstTO
TrOpers: Thelma D. Llewellyn

Fredericksburg

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703/373-3112
(Branch of Falls Church)
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A. Thomas Embrey, III, AsstTO

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P.O. Box 709 24614
703/935-8151 Tr$1 Mil
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Hampton

OLD POINT NATIONAL BANK OF PHOEBUS
P.O. Box 3392 23663
804/722-7451 Tr$58 Mil
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Robert F. Shuford, Pres&TO
PersTr: Jacqueline B. Stearn, TO
TrOpers: C. Kay Haraway, AdmAsst
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(Branch of Roanoke)
Donald R. Myers, VP&RegMgr

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75 North Mason 22801
703/433-2741
(Branch of McLean)
Charles Ruscher, TO

MASSANUTTEN BANK AND TRUST, N.A.
U.S. Route 33 East
703/434-6761 Tr$1 Mil
Hd: T. Livingston, VP

Kilmarnock

BANK OF LANCASTER
P.O. Box 1899 22482
Tr$12 Mil
Hd: Clarence W. Alston, SrVP&TO
TrInv: John H. Garrett, Jr., VP&TO

CHESAPEAKE NATIONAL BANK
P.O. Box 1419 22482
804/435-1181 Tr$23.7 Mil
Hd: H. Murrell McLeod, VP&SrTO
PersTr: Thomas B. Denegre, SrVP&TO
TrOpers: Peggy E. Lawson, AsstTO

Leesburg

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13 North King Street 22075
703/777-2700
(Branch of McLean)
L. Monroe Hollandsworth, VP

Lexington

FIRST AMERICAN BANK OF VA
P.O. Box 919 24450
703/463-3171 Tr$1 Mil
Hd: John A. Mapp, ChmBd,Pres&TO

Lynchburg

CENTRAL FIDELITY BANK
P.O. Box 700 24505
804/847-9420 Tr$225 Mil
Hd: William H. Russell, III, SrVP&TO
PersTr: Eugene J. Rummey, AsstVP&TO
CorpTr,EmplBen: William R. Saville, VP&TO
ComTrF,TrOpers: Faye M. Hesson, TO
Tx: Pattie J. Payne
Nb: Thomas D. Gerhardt, VP&TO

SOVRAN BANK, N.A.
601 Main St.
P.O. Box 600 24505
804/846-2701
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Lynchburg)
RegHd: Charles H. Gardner, Jr., SrVP
Nb: Robert H. MacCallum, AsstVP

UNITED VIRGINIA BANK/LYNCHBURG
P.O. Box 678 24505
804/847-2200 Tr$3.9 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
TrMgt: S. H. Williams, Jr., VP&SrTO
FinPlng: Charles R. Cobb, VP
TrInv: Stuart A. Smith, VP-Capitoline
EmplBen: Louis C. Dillon, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: Richard A. Harris, Jr., AsstVP&TO

Manassas

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7900 Sudley Rd. 22110
703/241-4611
(Branch of Falls Church)
Hd: Bruce E. Tria, VP-TrSvcs

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THE BANK OF MARION
P.O. Box 1067 24354
703/783-3116
Hd: Harold L. Blevins, Jr., Csh&TO

Marshall

MARSHALL NATIONAL BANK & TRUST COMPANY
22115
703/364-1555 Tr$17 Mil
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TrOpers: Janie Harlow, AsstTO

Martinsville

PIEDMONT TRUST BANK
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703/632-2971 Tr$287 Mil
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PersTr: Douglas T. Ramsey, SrTO
TrOpers: Robert H. Dunn, Jr., VP&TO
TrInv: David F. Currier, TrInvO
Robert Mitchell, TrInvO
EmplBen: Kirk Priggan, TO
Nb: Ann S. Haley, TO
Tr&EstAdmin: Susan F. Stone, TO
Taxes&Opers: Nena M. Lovell, TO

UNITED VIRGINIA BANK/MARTINSVILLE
P.O. Box 4911 24112
703/632-6361 Tr$3.9 Bil
Hd,PersTr: Paul J. Turner, VP&TO
TrInv,ComTrF: Stuart A. Smith, VP-Capitoline
Nb: Lawrence E. Bowman, TO
EmplBen: W. W. Bloxom, EBSO

McLean

BANK OF VIRGINIA TRUST COMPANY
1710 Goodridge Dr. 22102
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(Branch of Richmond)
Hd: Thomas Harrison, VP

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TrInv: Vicki M. Gustine, AsstVP
EmplBen: Priscilla R. Stanley, VP
TrOpers: Patricia D. Bragg, VP

Meadowview

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P.O Box 69 24361
703/944-3129
(Branch of Damascus)
Hd: Clyde T. Combs, TO

Newport News

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Diane M. Yawn, VP

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2600 Washington Ave. 23607
804/247-2701
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
Hd: Carl F. Burgdorf, II, VP
Nb: Leton L. Harding, TO

UNITED VIRGINIA BANK/NEWPORT NEWS
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804/247-4308 Tr$3.9 Bil
(Branch of Richmond)
Hd: Richard B. Conger, SrVP&TO
PersTr/Nb: David N. Bowman, TO
TrInv: William N. Hyler, VP-Capitoline
EmplBen: Hubert E. Swecker, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP

Norfolk

BANK OF VIRGINIA TRUST COMPANY
500 Plume St. 23510
804/446-4259
(Branch of Richmond)
Hd: William Petroff, VP

CENTRAL FIDELITY BANK
P.O. Box 12602 23502
804/466-2765 Tr$33 Mil
Hd: Diane W. Hardee, VP&RegMgr
EmplBen: Virginia S. Roberts, VP&TO
PersTr: Betty Rough, TO

DOMINION TRUST COMPANY
200 Monticello Ave. 23501
804/628-0492
(Branch of Roanoke)
Bradley L. Elkins, VP&RegMgr

FIRST AMERICAN BANK OF VIRGINIA
One Bank Street 23510
804/858-5205
(Branch of McLean)
R. H. Marriott, III, VP

FIRST VIRGINIA BANK OF TIDEWATER
P.O. Box 3097 23514
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TrOpers: Gary Shook, TOpO
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Nb: Charles A. Weaver, SrVP

UNITED VIRGINIA BANK/NORFOLK
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(Branch of Richmond)
Hd: Richard B. Conger, SrVP&TO
PersTr: Edith G. Grandy, VP&TO
TrInv: William N. Hyler, VP-Capitoline
EmplBen: Hubert E. Swecker, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: James G. Miller, VP&TO

Norton

SOVRAN BANK
702 Park Ave. 24273
703/679-1191
(Branch of Richmond)
Hd: Shirley Wells, TO

Petersburg

SOVRAN BANK, N.A.
150 N. Sycamore St. 23803
804/733-6410
(Branch of Richmond; Central Reg. Tr. Dept., Main Office: Richmond)
Hd: P. E. Gallaher, 1stVP

Portsmouth

BANK OF VIRGINIA TRUST CO.
355 Crawford St. 23705
804/398-9610
(Branch of Richmond)
Hd: Joyce H. DeBerry, SrTO

Radford

UNITED VIRGINIA BANK/RADFORD
1100 Norwood St. 24141
703/639-1625 Tr$3.9 Bil
(Branch of Richmond)
Hd: Perry G. Gorham, SrVP&TO
Nb: Lawrence E. Bowman, TO

★ Richmond

BANK OF VIRGINIA TRUST COMPANY
P.O. Box 26311 23260
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CorpTr: Betty L. Speegle, CTO
TrInv: W. Guy Williams, Jr., SrVP
ComTrF: F. Gordon Mabey, VP
EmplBen: Samuel R. Brent, VP
TrOpers: Evans A. Mezger, VP
Nb: Frank N. Pipino, VP

CENTRAL FIDELITY BANK
P.O. Box 27602 23261
804/782-4264 Tr$325 Mil
Hd: James W. Koeniger, SrVP
PersTr: Robert C. Rogers, VP
CorpTr: J. S. Craig, AsstVP
TrInv: L. D. King, SrVP
ComTrF: Peggy Haggerty, TO
EmplBen: Richard H. Pittman, VP
TrOpers: James L. Wheeler, VP
Nb: Robert C. Rogers, VP

CONSOLIDATED BANK & TRUST CO.
P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
Hd: V. W. Henley, ChmBd
PersTr,CorpTr: Sandra G. Williams, AsstTO

DOMINION TRUST COMPANY
901 E. Cary St. 23261
804/788-9600
(Branch of Roanoke)
Tyler R. Harris, VP&RegMgr

FIRST VIRGINIA BANK-COLONIAL
700 E. Main St. 23219
804/649-9261
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JEFFERSON NATIONAL BANK
(Formerly Southern Bank)
P.O. Box 12312 23241
804/782-6000 Tr/o$300 Mil
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PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, VP&TrInvO
TrOpers,CorpTr: Shelley S. Ivester, VP&TO
Nb: Charles H. Cline, VP
Est: Wayne Oplinger, VP&TO
TDP: Rebecca Underwood, TrSysO
Tx: Deborah Jansch, TO

SOVRAN BANK, N.A.
P.O. Box 26903 24273
804/788-2671 Tr$3.15 Bil
(Regional Trust Offices: Arlington, Charlottesville, Danville, Lynchburg, Newport News, Norfolk, Norton, Petersburg, Roanoke, South Boston, Staunton, Virginia Beach & Wise)
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Nb: David E. Buffington, 1stVP
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Hd: Hugh K. Leary, CEO
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CapitalRegMgr,PersTr,Nb: Henry W. Brockenbrough, SrVP&TO
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EasternRegMgr: Richard B. Conger, SrVP&TO
WesternRegMgr: John F. Richards, SrVP&TO
TrOpers,CorpTr,InstitSvcs: E. William Wohlford, SrVP
TrInv: Erwin H. Will, Jr., Pres-Capitoline
EmplBen: Stephen J. Hartman, Jr., VP
EmplBen,Nb: Lucy B. Lewis, EBSO
FinPlng: Robert D. Brown, VP
Special Assets/RE: Louis C. Einwick, SrVP

Roanoke

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(Branch of Richmond)
Hd: J. Pegram Johnson, III

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P.O. Box 13888 24038
703/982-3200 Tr$143 Mil
Hd: Colin C. Murchison, VP&SrTO
PersTr,EmplBen,Tax: Harry L. Shinn, Jr., VP&TO
Nb: Gerald J. Johnson, VP&TO
TrInv,ComTrF: Philip G. Willcox, Jr., VP&TO
TrOpers,CorpTr: Robert C. Saunders, VP&TO

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David M. Farnum, VP-RegAdmin
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P.O. Box 14111 24022
703/344-6641
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Lynchburg)
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Nb: R. F. Cook, Jr., AsstVP

UNITED VIRGINIA BANK/ROANOKE
P.O. Box 2867 24011
703/958-5200 Tr$3.9 Bil
(Branch of Richmond)
Nb: H. Phillip Dingus, AsstVP
PersTr,Admin: Perry G. Gorham, VP&TO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen,Nb: W. W. Bloxom, EBSO

Salem

FIRST VIRGINIA BANK ROANOKE-WEST
P.O. Drawer 7585 24153
703/387-5781 Tr/u$4 Mil
Hd: Kevin J. McMahon, VP&TO
PersTr,TrOpers: Heather D. Myers, AsstVP&TO

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SOVRAN BANK, N.A.
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P.O. Box 528 24592
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(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Lynchburg)
Hd: Dorothy P. Fisher, TO

South Hill

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804/447-7141 Tr/u$1 Mil
Hd: James H. Wells

Staunton

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(Branch in Waynesboro)
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PersTr: Ruth C. Beam, AsstTO
Robert K. Burdette, TO
EmplBen: Robert S. Link, Jr., PenTO

SOVRAN BANK, N.A.
29 North Central Ave. 24401
703/855-8871
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
Hd: Garland R. Steger, Jr., 1stVP

UNITED VIRGINIA BANK/STAUNTON
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703/885-1555 Tr$3.9 Bil
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CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillion, VP
Nb: Lawrence W. Hope, AsstVP

Strasburg

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P.O. Box 349 22657
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PersTr,EmplBen: Mildred Ridings, AsstVP&AsstTO

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BANK OF TAZEWELL COUNTY
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Anna Cornwell

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P.O. Box 909 24651
703/988-7511 Tr$14 Mil
Hd: Edmund Garland, VP&TO

Urbanna

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DOMINION TRUST COMPANY
Tysons Corner, 8150 Leesburg Pike 22180
703/442-3629
Robert G. Haug, VP&RegMgr

Virginia Beach

SOVRAN BANK, N.A.
One Columbus Loop 23462
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept.; Main Office: Norfolk)
Hd: Bill H. McKinnon, 1stVP
Nb: Beth Cummings

Warrenton

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P.O. Box 561 22186
703/347-2700 Ext. 224 Tr$21 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Ronald L. Pearson, VP&TO
PersTr: Margie A. Hockensmith, AsstTO
TrOpers: Barbara C. Cooke, TOpMgr

THE PEOPLES NATIONAL BANK OF WARRENTON
P.O. Box 93 22186
703/347-1711 Tr$18 Mil
Hd: Thomas H. Kirk, TO

Waynesboro

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

West Point

CITIZENS & FARMERS BANK
P.O. Box 391 23181
804/843-2360 Tr/u$1 Mil
Hd: W. T. Robinson, Pres

Winchester

DOMINION TRUST COMPANY
186 North Loudoun St. 22601
703/667-6100
(Branch of Roanoke)
Robert L. Hersey, VP&RegMgr

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 2800 22601
703/665-4200 Tr$39 Mil
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PersTr: Marjorie H. Copenhaver, VP
TrOpers: Doris A. Cooley, TO
ComTrF,EmplBen: Antonette R. Hottel, GpPlnAdm
Nb: T. Livingston Rodgers, VP

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201 North Loudoun 22601
703/667-2000
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P.O. Box 248 24273
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(Branch of Richmond, Western Reg. Tr. Dept.; Main Office: Lynchburg)
Hd: Shirley F. Wells, VP

WASHINGTON

Bellevue

FIRST INTERSTATE BANK OF WASHINGTON, N.A.
225 108th Ave. 98004
206/462-5507
(Branch of Seattle)
Charles Viele, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 907 98009
206/583-7591
(Branch of Seattle)
Hd: Terry Agnew, VP&Mgr

Bellingham

BELLINGHAM NATIONAL BANK
P.O. Box 1918 98227
206/676-6368 Tr$12.7 Mil
Hd,TrInv,ComTrF,EmplBen: Laurie A. Lloyd, VP&Mgr
PersTr,CorpTr: Mike Steadman, TO
TrOpers: Linda Kirschman, TOpSpec

HORIZON MUTUAL SAVINGS BANK
P.O. Box 580 98227
206/733-3050
(Branches in Blaine, Ferndale, Lynden & Mt. Vernon)
Hd,PersTr,CorpTr,TrInv,Nb: Harold B. Vaughn, Mgr,VP&SrTO
EmplBen,TDP: Laura L. Nulle, AdmAsst
TrOpers: Jeanne McHenry

SEATTLE-FIRST NATIONAL BANK
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206/676-2400
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Blaine

HORIZON MUTUAL SAVINGS BANK
400 H Street 98230
206/332-8333
(Branch of Bellingham)
Jennifer M. Blair, Mgr

Centralia

SECURITY STATE BANK
P.O. Box 1050 98531
206/736-0763 Tr$15 Mil
Hd: James G. Leverett, VP&TO

Chehalis

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
473 N. Market Blvd. 98532
206/748-3306
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Everett

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2817 Colby St. 98201
(Branch of Seattle)
Fred Quilliam, VP&TO

RAINIER NATIONAL BANK
P.O. Box 1188 98206
206/259-0011 Ext. 290
(Branch of Seattle)
Hd: Terry M. Teglia, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Jack Wilson, VP&Mgr

Ferndale

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Main & Third Sts. 98248
206/384-1400
Ed Brown, Mgr

Kennewick

BAKER BOYER NATIONAL BANK
3311 W. Clearwater, Ste. 1203 99336
509/586-2196
(Branch of Walla Walla)
Jon S. Bren, VP

RAINIER NATIONAL BANK
23 W. Kennewick Ave. 99336
509/582-2121
(Branch of Seattle)
Hd: Tony Sisti, AsstVP&Mgr

Lynden

HORIZON MUTUAL SAVINGS BANK
300 Grover 98264
206/354-5678
(Branch of Bellingham)
Jeffrey H. Jansen, Mgr

Mt. Vernon

HORIZON MUTUAL SAVINGS BANK
1503 Riverside Drive 98273
206/424-7022
Dennis E. Boe, Mgr

★ Olympia

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105 E. 8th St. & Capital Way 98507
206/753-8541
(Branch of Tacoma)
Ralph D. Macy, AsstVP,TO&Mgr

RAINIER NATIONAL BANK
P.O. Box 288 98501
206/753-9833
(Branch of Seattle)
Hd: Thomas J. Peterson, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
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Seattle

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(Branch of San Francisco)
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PersTr: F. N. Anderson, VP&TO
TrInv: E. M. Bivins, VP&IO
EmplBen: Michael G. Vranizan, VP&TO
TrOpers: Herbert W. Miller, Jr., VP&TREO

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PersTr,Prob,Tax: John Petrisor, VP&TO
TrOpers,ComTrF: Mark Holland, VP&TO
CorpTr,EmplBen: Michael Sander, VP&TO
BrAdm,Mktg: Donald E. Collins, VP&TO
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LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl. 98104
206/464-5234
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PersTr: Daniel W. Jaech
ComTrF,TrInv: John E. B. Holmstrom
TrOpers: Marge Munson
Nb: Paul Bishop

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(Financial Services Group)
1111 Third Ave. Bldg., Ste. 800 98101
206/447-2600
(Branch of Spokane)
Sls: R. R. Dunn, VP
PersTr: B. A. Potter, AsstVP
EmplBen,Mktg: B. A. Gesinger, VP

PEOPLES NATIONAL BANK OF WASHINGTON
P.O. Box 720 98111
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(Branch in Yakima)
Hd: Walter T. Bagnall, SrVP&MgrTrDiv
ConsumerTrSvcs: Richard J. Conrad, VP&GpMgr
PersTr: Don Porter, Mgr&SrTO
CorpTr: Ellen Mittet, Mgr&SrTO
TrInv: William B. Culverwell, SrTO
RE: Harry Rubin, SrTO&Mgr
Tax: Maralyn Johnston, Mgr&SrTO
CorpTrSvcs: Stephen M. Davis, VP&GpMgr
SptSvcs: Edward T. Hughes, VP&GpMgr
TrOpers: Bernard Semimel, VP&Mgr
PensSvcs: Craig R. Johnston, SrTO&Mgr
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RAINIER NATIONAL BANK
P.O. Box 3966 98124
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Prob&PersTrGp: H. Dale Meredith, VP&GpMgr
PersTr,Prob: L. Brian Shepherd, VP
CorpTr: Jack P. Van Leuven, VP
TrInv: John Baker, SrVP&GpMgr
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PvtBnkg: Bill Lauman, SrVP&Mgr
Hd,PersTr: Jim Gilchrist, VP&Mgr
TrInv: John Privat, VP&Mgr
CorpTr: Donna Harms, VP&Mgr
EmplBen: Steve Dent, VPMgr
TrOpers: Wanda Hanson, VP&Mgr
PersTr,Nb: Doug O'Connor, VP
EmplBen,Nb: Deane Nelson, VP
CorpTr,Nb: Dave Pringle, AsstVP
TDP: Gary Coyer, VP&Mgr

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EmplBen: Annalu Baggenstos, VP
PersTr: Robert LeRoy, VP
TrInv: A. Fieldhouse, VP
TrOpers: Helen ZieBell, VP

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1101 Second Ave. 98101
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PersTr,TrInv,Nb: An Neely Mulford, TO
EmplBen: Julia Northrop, TO
TrOpers: Kenneth S. Pickering, TO

Spokane

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509/455-6230 Tr$6.5 Mil
(Branch of Seattle)
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(Financial Services Group)
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509/456-2048 Tr$308 Mil
(Branch in Seattle)
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EmplBen,Mktg: D. A. Gesinger, VP(Seattle)
PersTr: M. F. Soehren, VP&SrTO
Inv: T. R. Kent, VP
Opers,CorpTr: R. A. Kriete, VP
Sls: R. R. Dunn, VP&Mgr(Seattle)
C. W. Sagvold, VP

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River Park Square Branch
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

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Tx: Floyd Schmedding, AsstVP&TO

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PersTr: Porter Baldridge, SrTO
EmplBen,Agcy,Gdnshp,Escrow: Harlan W. Sachs, TO
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TrOpers: Janice Carrara, TOpO
Prob: Ray E. Johnson, TO

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1 First Interstate Plaza 98402
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EmplBen,CorpTr: Wilder Foote, VP&TO
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TrInv: Rick Van Hoose, AsstVP&TO
TrOpers: Maxine B. Young, TO

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TrOpers: Jill Walton

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Hd: Jack L. Robson, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
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(Branch of Seattle)
Hd: Gary E. Grina, VP&Mgr

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FM&RE: Dan E. Wood, AsstVP
TrInv,ComTrF: F. James McCarthy, AsstVP
EmplBen,Nb: Jon Bren, VP
TrOpers: JoAnne Brown, TOpSupv
Tx: Dan Oliver, TO

Wenatchee

RAINIER NATIONAL BANK
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509/662-1426
(Branch of Seattle)
Hd: John W. Harrington, AsstVP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 98801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

Winslow

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P.O. Box 10788 98110
206/842-5651
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CorpTr,EmplBen,Nb: Larry Christopherson, TO
Joel Goller, AdmAsst
Sandy Russell

Yakima

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Central Yakima Branch
101 E. Yakima Ave. 98901
509/575-7426
(Branch of Seattle)
Hd: E. Randolph Grava, AsstVP&TO

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(Eastern WA Trust Office)
415 N. 3rd St. 98901
(Branch of Seattle)
Hd: Craig F. Korthase, SrTO&Mgr
Mavis Velikanje, CorpO

RAINIER NATIONAL BANK
P.O. Box 136 98907
509/575-6725
(Branch of Seattle)
Hd: Douglas N. McIntyre, VP&Mgr
PersTr: John J. Ledwich, SrTO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: George A. Cashman, VP&Mgr

WEST VIRGINIA

Alderson

FIRST NATIONAL BANK
P.O. Box 419 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, Pres&TO

Beckley

BANK OF RALEIGH
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304/255-7202 Tr$4.5 Mil
Hd: Meryl G. Kiser, SrVP&SrTO
TrOpers: Dorothy J. Radford

BECKLEY NATIONAL BANK
P.O. Drawer G 25802
304/252-6411 Tr$4.5 Mil
Hd: William J. Hutchison, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25801
304/252-6581 Tr$46 Mil
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Melvin Tolle, TO
Janet E. Grecco, AsstTO
Debra J. Lester, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
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PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Thresa Colo
TrOpers: Robert Hyatt

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P.O. Box 950 24701
304/325-7151 Tr$182 Mil
Hd: A. A. Modena, ExecVP&TO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO
Mitchell C. Collins, TrInvO

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ADRIAN BUCKHANNON BANK
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304/472-1112 Tr$2.4 Mil
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Charles Town

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304/725-8431 Tr$27 Mil
Hd: Patti A. Stuckey, TO

PEOPLES BANK OF CHARLES TOWN
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304/725-7018 Tr/u$1 Mil
Hd: Beverly Merritt, AsstTO&Csh

★ Charleston

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304/344-1621 Tr$22 Mil
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PersTr: Gregory A. Burton, AsstTO

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PersTr,Nb: Roger Kerr, VP
CorpTr,EmplBen: James Sims, VP
TrInv: Asa Fuller, SrVP
TrOpers: Tim French, TOpMgr

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P.O. Box 393 25392
304/348-8366 Tr$130 Mil
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PersTr: Jewel L. Carte, VP
James O. Schlicht, VP
CorpTr: Robert B. Price, Jr., TO
TrInv: Phillip Stanley, TrInvO
EmplBen: Robert E. Lee, EBO
TrOpers: John A. Barnes, VP-Opers
Palmanita G. Keeling, TOpO

KANAWHA VALLEY BANK
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304/348-7081 Tr$422 Mil
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PersTr: William E. Wright, Jr., VP&TO
TrInv: William J. Wykle, VP&TrInvO
CorpTr: David T. Holcomb, CTO&TREO
EmplBen: Patricia H. Howe, TEBO
TrOpers: Charles N. Slack, Jr., TOpO
Nb: Harold Neely, Jr., VP

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PersTr,Est,CorpTr: Rodney B. Frye, TO
EmplBen,Nb: Betty S. Ireland, TO
TrInv,ComTrF: Buel S. Sears, TO
VAAccts: Mary Ann Thompson, TO
TrAdm: Thomas J. Saunders
TrOpers: Andrea Johnson

Chester

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253 Carolina Ave. 26034
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John D. Fitzjohn, AsstTO

Clarksburg

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304/623-7261 Tr$16 Mil
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TrOpers: Greg Long

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PersTr: Thomas N. Teter, AsstVP&TO
E. Lawrence Marquess, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO

Elkins

CITIZENS NATIONAL BANK
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Betty P. Brady, AsstTO
Melissa Enterline, Sec

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P.O. Box 1032 26554
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TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$4 Mil
Hd: John J. Szafran, VP&TO
Sherri McGinnis, AdmAsst
TaxAdmin: William M. Sutton, Comp

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$12 Mil
Hd: Daniel R. Ice, CPA, TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, ExecVP&TO
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

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(Branch in Point Pleasant)
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PersTr: L. D. Draper, TO
CorpTr: David H. Lunsford, AsstTO
TrInv: Vincent Manzi, VP&IO
EmplBen: Selden McNeer, III, AsstTO

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P.O. Box 548 25710
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PersTr,TrInv: Charles E. Wilkinson, TO

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P.O. Box 2087 25721
304/529-3021 Tr/u$10 Mil
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TrOpers: JoAnna K. Reed

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1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

Keyser

FARMERS & MERCHANTS BANK
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304/788-3111 Tr$3.5 Mil
Sarah J. Albright, AsstTO

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Lincoln H. Wilkins, ExecVP&AsstTO
Michael Imperio, TO

Kingwood

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P.O. Drawer C 26537
304/329-0585
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PersTr,CorpTr,TrInv,ComTrF,Nb: E. D. Grande, SrVP&AsstTO

Mannington

FIRST EXCHANGE BANK
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304/986-1700
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Martinsburg

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Admin: Herbert A. Michael, AsstTO
Nb: David W. Shives, Jr., CFP

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Sarah V. Propps, TO

Montgomery

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Moorefield

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Edgel A. Liller, ExecVP&AsstTO

Morgantown

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304/292-9441 Tr$19 Mil
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PersTr: Mrs. Francie Klink, TO

FIRST NATIONAL BANK
P.O. Box 853 26507-0853
304/291-7721 Tr$32 Mil
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Admin: Leslie Gilbert
Kathy Feathers
TrOpers: Mary J. Dicresce
Karen Kopacki
TrInv: Tom Barsody

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Hd: C. Michael Blair, Pres&TO

Mullens

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25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, Tr

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr/o$19 Mil
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EmplBen: Rosemarie Colberg, TO
Nb: C. Randall Law, VP&TO

MOUNTAIN STATE BANK
P.O. Box 3030 26103
304/485-7331 Tr$10.5 Mil
Hd: R. G. Miller, VP&TO

PARKERSBURG NATIONAL BANK
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TrInv: Betty E. Barnette, AsstVP
CorpTr,EmplBen: Thomas Douglass, TO
PersTrAdm: June S. Whytsell, AsstVP&TO
June S. Whysell, AsstVP&TO

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304/424-7595 Tr$26 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, AsstTO

Point Pleasant

CITIZENS NATIONAL
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304/675-4480 Tr$7 Mil
(Division of First Huntington National Bank)
Hd: Charles Lanham, Pres&SrTO
M. V. Watterson, TO

Princeton

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P.O. Box 5939 24740
304/425-7521 Tr$43 Mil
Hd: John W. Hudson, SrVP&TO

MERCER COUNTY BANK
(A One Valley Bank)
P.O. Box 5610 24740-5610
304/425-1992 Tr$30 Mil
Hd: James L. Miller, VP&TO
TrOpers: Geraldine C. Huffman, TrAdmO

Ransom

BLAKELEY BANK & TRUST CO.
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Hd: J. Blackwell Davis, Jr., TO

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26170
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Sistersville

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UNION BANK OF TYLER COUNTY
P.O. Box 177 26175-0177
304/652-3511 Tr$1.75 Mil
Hd: Gary Davis, Pres

South Charleston

CHARLESTON NATIONAL BANK SOUTH
P.O. Box 8038 25303
304/744-9424 Tr$1 Mil
Hd: Ronald Bean, BkMgr

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$31 Mil
Hd,PersTr,TrInv: S. D. Hardin, CEO,Pres&TO
CorpTr,ComTrF,EmplBen: J. L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

HALF DOLLAR TRUST & SAVINGS BANK
P.O. Box 711 26003
304/233-4500 Tr$333 Mil
Hd: Edwin B. Van Lynn, VP&TO
PersTr: Mark C. Ferrell, SrTO
TrOpers: Rita Castle, TO

SECURITY NATIONAL BANK & TRUST CO.
Trust Dept.
1114 Market St. 26003
304/233-0600 Tr$254 Mil
Hd: Larry A. Carpenter, VP&TO
PersTr: Martha M. Sobray, AsstVP&TO
Carrie J. Nunemaker, AsstTO
George P. Schramm, TO
Mitzi R. Williams, AsstTO
CorpTr: Dorothy L. Meigh, CTO
TrInv: John W. King, VP&TrInvO
William D. Gossett, AsstTrInvO
TrOpers: Carol S. Hooff
EmplBen,Nb: Dennis R. Ronek, TrMktgO
Shirley A. McCann, AsstTO

WHEELING DOLLAR BANK
Bank Plaza 26003
304/234-9400 Tr$500 Mil
Hd: Donald E. Hawkins, VP
PersTr: Thomas B. McGaughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
Mktg,Nb: William H. Homan, Jr.
Prob: R. Bruce Bond
Tax: Ronald J. Morgan, TaxO

WHEELING NATIONAL BANK
1145 Market St. 26003
304/232-0110 Tr$10 Mil
Hd: Audrey F. Coup, TO

White Sulphur Springs

BANK OF WHITE SULPHER SPRINGS
1 East Main St. 24986
304/536-1400 Tr$1.8 Mil
(Branch in Lewisburg)
Hd: C. R. Walkup, Pres&TO
PersTr: W. J. Livesay, VP&AsstTO
Jacqueline Loving, AsstTO

WISCONSIN

Antigo

FIDELITY MARINE BANK
(Operated by The Marine Trust Company, N.A.)
700 Fifth Ave.
715/623-4148 Tr$6 Mil
Hd: Mark Wimmer, TO

Appleton

ASSOCIATED BANK OF APPLETON
600 E. Northland Ave. 54911
414/731-9195
(Trust Office of First National Bank at Neenah)
David C. Tans, VP&TO

FIRSTAR BANK, N.A.
200 W. College Ave. 54911
414/735-1375 Tr$184 Mil
(Trust Offices in Campbellsport, Clintonville, DePere, Oshkosh & Seymour)
Hd: Howard C. Williams, VP&SrTO
PersTr: Richard H. Gamble, AsstVP&TO
CorpTr: William S. Schneider, VP&TO
TrInv: Thomas J. Ballert, AsstVP&TO
EmplBen: Steven J. Franz, AsstVP&EBO
TrOpers: Kenneth W. Sickels, AsstVP&TOpO
Prob: Peter A. Rogers, TO

VALLEY TRUST CO.
(Affiliate of Valley Bancorp.)
221 W. College Ave.
P.O. Box 239 54911
414/738-3820 Tr$800 Mil
(Trust Offices in Green Bay, Janesville, Madison, Oshkosh, Ripon, Rhinelander and Shawano)
Hd: Mark L. Miller, Pres
OffMgr, ComTrF: Roger S. Core, SrVP
PersTr: Charles Banker, VP
CorpTr: Mary Jo Torborg, AsstTO
TrInv: H. Kirk Hoult, IO
EmplBen: James A. Kluge, VP
Thomas J. Vonck, AsstVP
Bruce H. Lindberg, TO
Thomas T. Torkelson, TO
TrOpers: Judy M. Danzinger, TOpO
ValleyBrkgSvcs: William J. Crain, Jr., Mgr
Nb: Joyce G. Gordon, VP

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703 Tr$9.8 Mil
Merlin E. Zitzner, Pres&TO
Hd: Greg L. Lindner, ExecVP&TO
PersTr,TrOpers,Nb: Karen Sanner, AsstTO
CorpTr,TrInv,ComTrF,EmplBen: Gene D. Higgins, VP&TO

FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-3901 Tr$1 Mil
Hd: Steven McArthur, VP&SrTO
TrOpers: Vicki M. Provorse, Csh&TO
Nb: Jeanne Tausig

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681
Hd: Rowan McAlister, Pres

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$3.1 Mil
Hd: John Oaphout, VP&TO
TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 457 53916
414/887-1786 Tr$11 Mil
Hd: Dean A. Beck, VP&TO
TrOpers: Elaine C. Beyer, AsstTO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank of Beaver Dam)
124 N. Spring St.
P.O. Box 278 53916
414/885-5511 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas D. Wiers, VP&Mgr
PersTr,EmplBen: Curtis R. Parish, TO

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$2.0 Mil
Hd: Dorothy L. Burton, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$28 Mil
Hd,InvTr: D. E. Engebretson, ExecVP&TO
Mrs. Barbara A. Gunderson, TO
Dennis A. Staaland, VP&TO

M&I HERITAGE TRUST COMPANY
500 E. Grand Ave.
P.O. Box 998 53511
608/365-5655
(Trust Office of Milwaukee)
Bonnie D. Wetter, VP&Mgr
EmplBen: Janet Ruston, AsstTO
Nb: Bradley R. Weeks, VP

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr$15 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Robert Wenke, TO
PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
TrOpers,TDP: Chuck Stubley
Nb: Jim Bauman

FIRST BANKING CENTER-BURLINGTON
400 Milwaukee Ave. 53105
414/763-3581 Tr$15 Mil
Hd,Nb: Roman Borkovec, Pres&TO
PersTr,TrInv: Karen Chrast, AsstVP&TO
EmplBen: Ann Basler, AsstTO
TrOpers: Judith Herda, AsstTO

THE MARINE TRUST COMPANY, NatAssn
(Operating at Burlington Marine Bank)
189 East Chestnut St.
P.O. Box 308 53105
414/763-8411 Tr$2.9 Bil
(Trust Service Office Of Milwaukee)
Hd: Robert E. Slade, VP&Mgr
Nb: John E. Held, AsstVP

Campbellsport

FIRSTAR BANK CAMPBELLSPORT
114 N. Fond du Lac Ave. 53010
414/533-8386
(Trust Office of Firstar Bank, N.A. of Appleton)
William J. Stoffel, Pres
Thomas J. Regan, AsstVP&TO

Chilton

THE COMMERCIAL BANK
35 East Main St. 53014
414/849-2351 Tr$7.6 Mil
Hd: Paul A. Hugo, ExecVP&TO

Chippewa Falls

FIRST NATIONAL BANK
(Trust Service Agreement with American National Bank & Trust Co. of Eau Claire)
P.O. Box 9 54729
Dale C. Sevig, VP&SrTO

WISCONSIN (Cont'd)

Clintonville

DAIRYMAN'S STATE BANK
P.O. Box 179 54921
715/823-3131
(Trust Office of First National Bank of Neenah)
Robert J. Seaman, Pres

FIRSTAR BANK CLINTONVILLE
60 S. Main 54929
(Trust Office of Firstar Bank, N.A. of Appleton)
Paul C. Paddock, Pres
Robert T. Kemps, TO

De Pere

ASSOCIATED DE PERE BANK
P.O. Box 70 54115
414/336-9601 Tr$13 Mil
Hd: Wayne H. Treutelaar, VP&TO

FIRSTAR BANK DE PERE
P.O. Box 99 54115
414/336-4277
(Trust Office of Firstar Bank, N.A. of Appleton)
David V. Schlitz, Pres
Robert T. Kemps, TO

Eau Claire

AMERICAN NATIONAL BANK & TRUST CO.
204 E. Grand Ave. 54701
715/832-9721 Tr$40 Mil
(Trust Offices in Chippewa Falls, First National Bank & Rice Lake, Dairy State Bank)
Hd,PersTr,Nb: Dale C. Sevig, VP&SrTO
TrOpers: Nancy Thompson
EmplBen: Dale C. Luthy, AsstVP&TO

FIRST INTERSTATE BANK OF WISCONSIN
204 E. Grand Ave. 54701
715/823-9721 Tr$285 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Dale C. Sevig, RegVP
DisBrkg: Pam Rudnick, Mgr

FIRST WISCONSIN NATIONAL BANK
131 South Barstow St. 54701
715/839-6441 Tr$65 Mil
Hd: Douglas A. Rahn, Jr., VP&TO
PersTr,TrOpers: Thomas P. Taylor, AsstVP&TO

Evansville

UNION BANK & TRUST CO.
P.O. Box 15 53536
608/882-5200
Hd: Leonard P. Eager, Jr., ExecVP

Fond Du Lac

FIRST WISCONSIN TRUST COMPANY
P.O. Box 30 54935
414/929-2208
(Trust Office in First Wisconsin National Bank of Fond du Lac)
Carl A. Silvestri, VP

NATIONAL EXCHANGE BANK & TRUST OF FOND DU LAC
130 South Main St. 54935
414/921-7700 Tr$50 Mil
Hd: Lyman T. Powell, SrVP&TO
EmplBen: Marg Stahnke, AsstTO

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.
P.O. Box 218 53538
414/563-6616 Tr$27 Mil
Hd: James S. Schafer
TrOpers: Julie Frame
Judi Rutledge
PersTr,Nb: Richard Meier

Franksville

RACINE COUNTY NATIONAL BANK
10005 Hwy. K 53126
414/886-3000
(Trust Office of First Bank, Southeast, N.A., Kenosha)
Hd: Richard A. Gavigan, VP
TrOpers: Michael T. Wendler
TDP: Jean Zuzinec

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511
(Trust Office of Security First National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Green Bay

FIRST INTERSTATE BANK OF WISCONSIN, N.A.
908 S. Fisk St. 54303
414/498-5300 Tr$285 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Al Garson, RegVP
DisBrkg: Pam Rudnick, Mgr
EmplBen: Wayne Stretsbery, EBO

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin Bank of Greenbay)
425 Pine St.
P.O. Box 1089 54305
414/432-7370
Hd: Jeffrey L. Johnson, VP&TO
PersTr: Julia J. Vidani, TO

ASSOCIATED KELLOGG BANK
P.O. Box 19006 54307
414/433-3131 Tr$215 Mil
Hd,Nb: James H. Lewis, ExecVP&TO
PersTr: Gary Klise, VP&TO
TrInv: Ken Nimmer, AsstVP
EmplBen: Richard H. Langer, VP&TO
TrOpers: Kenneth W. Wery, VP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Peoples Marine Bank of Green Bay)
200 South Adams Street
P.O. Box 1029 54305
414/437-0421 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP&Mgr
TrInv: Thomas P. Remley, AsstVP
PersTr,ComTrF,Nb: Stephen C. Jones, VP
PersTr,ComTrF,TrOpers: Richard J. Blahnik, AsstVP
EmplBen: Dennis J. Reilly, AsstVP

VALLEY TRUST COMPANY
(Operating at Valley Bank Oshkosh)
P.O. Box 2427 54306
414/432-6361 Tr$800 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Gay Pivonka, VP
PersTr: W. E. Hansen, SrVP
TrInv: David C. Rusch, VP
CorpTr: James Cooney, VP
EmplBen: Mary Marquis, AsstVP
Mary Hanzel, AsstTO
Nb: Tom Novotny

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 106 53027
414/673-5800 Tr/u$1 Mil
Hd: J. E. Hader, Pres&TO
PersTr,CorpTr: D. A. Carroll, VP&AsstTO
James H. Semler, Csh&AsstTO
Nancy Snyder, AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Iris Hulbert, VP&TO

Janesville

VALLEY TRUST COMPANY
(Operating at Valley Bank of Wisconsin)
P.O. Box 5000 53547
608/754-7771 Tr$800 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr,Nb: Peter C. Jacobs, SrVP
PersTr,CorpTr: Kathryn K. Shebiel, AsstVP
PersTr: Patricia J. Zimmerman, TO
TrInv,ComTrF: Thomas E. McKaig, VP
TrOpers: Jane R. Stevenson, AsstVP
EmplBen: Jon Rudolph, AsstVP

THE MARINE TRUST COMPANY,N.A.
(Operating at Marine First National Bank)
100 W. Milwaukee St. 53545
608/752-7851 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Bruce R. Mitten, VP&Mgr
Robert M. Berg, VP&TO
EmplBen: Kurt Mueller, TO

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161 Tr$36 Mil
Hd,Nb: John R. Gunnarson, VP&TO
PersTr: Donald W. Zerrien, TO
CorpTr,TrInv,EmplBen: Steven J. Perlewitz, TO
TrOpers: Joan Gunn
TDP: Leacia Travis

Kenosha

FIRST BANK SOUTHEAST,NatAssn
P.O. Box 429 53141
414/658-4851
(Trust Offices in Franksville, Lake Geneva & Racine)
Hd: Richard A. Gavigan, VP
TrOpers: Michael Wendler
TDP: Jean Zuzinec

FIRST NATIONAL BANK
P.O. Box 280 53141
414/658-2331 Tr$112 Mil
(Trust Office at Citizens National Bank, Lake Geneva)
Hd,Nb: E. M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrF: David L. Ball, VP&TrInvO
Prob: M. Lee Hosman, AsstVP&TO
TrOpers: Alice U. Tutlewski, TOpO
EmplBen: Michael T. Poch, AsstVP&TO

Kewaskum

VALLEY BANK
1225 Fond Du Lac Ave. 53040
414/626-2171
Hd: Evelyn Krueger, TO

Kimberly

ASSOCIATED BANK OF APPLETON
600 W. Kimberly Ave. 54136
414/731-3106
(Trust Office of First National Bank at Neenah)
Mike Sess

La Crosse

FIRST BANK, NatAssn, LA CROSSE
319 First Bank Place 54602-0309
608/782-8100
Coord: David Gresham

LA CROSSE TRUST CO.
311 Main St. 54601
608/782-1148 Tr$215 Mil
(Service Office in Peoples State Bank, Prairie du Chien; First Bank of Sparta, Sparta & Community State Bank, Wisconsin Rapids)
H. L. Woods, Cnm
Hd: Gary M. Veldey, Pres&CEO
PersTr,CorpTr,TrOpers: E. J. Albrecht, ExecVP
TrInv: David G. Growt, VP&TrInvO
Prob: Gerald M. Sheehan, AsstVP
EmplBen: William P. Grow, VP

Lake Geneva

CITIZENS NATIONAL BANK
(Trust Services provided by First National Bank of
Kenosha)
P.O. Box 432 53147
414/248-6262
M. Lee Hosman, TO

FIRST BANK SOUTHEAST OF LAKE GENEVA, NatAssn
303 Center St. 53147
414/248-9116
(Trust Office of Kenosha)
Hd: Richard A. Gavigan, VP

Lancaster

LANCASTER STATE BANK
53813
608/723-4166 Tr$1.5 Mil
(Branch in Mt. Hope)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

UNION BANK & TRUST
P.O. Box 70 53813
608/723-2191 Tr$2.9 Mil
Hd: W. S. Johnson, VP&TO

★ Madison

AMERICAN EXCHANGE BANK
P.O. Box 1268 53701
608/256-2636 Tr$18 Mil
(Trust Service Offices in Madison & Middleton)
Hd,CorpTr: John J. Fasanella, VP&SrTO
PersTr: Kurt Kniess, AsstVP
TrOpers,TDP: Karen Wallace

BANK OF SHOREWOOD HILLS
810 Shorewood Blvd. 53705
608/258-2636
(Trust Service Office of American Exchange Bank,
Madison)
John J. Fasanella, VP&SrTO

FIRST WISCONSIN NATIONAL BANK
P.O. Box 7900 53707
608/252-4250 Tr$1 Bil
Hd: James E. Sugar, SrVP&SrTO
PersTr: Frederik W. Jensen, VP
TrInv: J. Scott Harkness, SrVP&ChIO
EmplBen: Daniel J. Halpin, VP
TrOpers: James F. Taylor, Jr., AsstVP
Nb: Robert L. Webster, AsstVP

M&I BANK OF MADISON
P.O. Box 830 53701
608/252-5950
(Trust Service Office of Milwaukee)
Hd: William J. Conroy, VP
PersTr: Oscar Seibel, AsstVP
CorpTr: Margaret L. Kalina, VP
EmplBen: Rick W. Handler, VP
TrInv: James L. Shanahan, VP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank Dane County)
100 North Fairchild
P.O. Box 3299 53704
608/246-2490 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas D. Wiers, VP&Mgr
TrInv: Wilfred E. Kinney, AsstVP
PersTr: John M. McDermott, AsstVP

MONONA GROVE STATE BANK
4711 Monona Dr. 53716
608/256-2636
(Trust Service Office of American Exchange Bank,
Madison)
John J. Fasanella, VP&SrTO

Include
Your Logo
See Page 235

VALLEY TRUST COMPANY
(Operating at Valley Bank of Madison)
P.O. Box 8915 53708
608/252-3550 Tr$800 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Cheryl M. Shult
PersTr: Joan Burke, VP
SrLegCoun,Prob: Mark E. Musolf, VP
ComTrF: John F. Nelson, EquitySpec
EmplBen: Karen Gruenison, AsstVP
TrOpers: Cindy Lind, AsstVP
Nb: Dave Kemp
TrInv: Robert A. Zellers, TrInvO

Manitowoc

ASSOCIATED MANITOWOC BANK
P.O. Box 787 54220
414/683-2428 Tr$240 Mil
Hd,TrInv,ComTrF: William A. Pohlmann, VP&TO
PersTr: Michael B. Mahlik, AsstVP&TO
EmplBen: James A. Noffke, VP&TO
Nb: Gerald P. Hansen
Tx: Peggy Barnhart, TO

FIRST NATIONAL BANK IN MANITOWOC
402 North Eighth St. 54220
414/684-6611
Hd: Richard R. Jodarski, AsstVP&TO
TrOpers: Kaye E. Johnson, AsstTO

MANITOWOC COUNTY BANK
1617 Washington St. 54220
414/682-8881
(Trust Office of Security First National Bank
Sheboygan)
Thomas Armstrong, VP&TO

Marinette

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO

STEPHENSON NATIONAL BANK & TRUST
1820 Hall Ave. 54143
715/732-1732 Tr$11 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr,TrOpers: Elizabeth A. Caswell, TO
Dawn D. Maurer, AsstTO
PersTr: Kevin Cegelski, AsstTO

Markesan

MARKESAN STATE BANK
P.O. Box 155 53946
414/398-2358 Tr$1 Mil
Hd: Martin E. Kirst, Pres&TO

Marshfield

ASSOCIATED CITIZENS BANK
P.O. Box 510 54449
715/834-3171 Tr$33 Mil
Hd: Richard J. Kamps, SrVP&TO
James Barteit, AsstVP&TO
Betty Valenta, AsstVP&AdmAsst

M&I CENTRAL BANK & TRUST
101 W. 4th St.
P.O. Box 650 54449
715/387-1134
(Trust Service Office of Milwaukee)
Hd: Willis W. Allmandinger, VP
PersTr: Carol Koffarnus, PersTO

Menasha

SECURITY BANK MENASHA/APPLETON
150 Main St. 54952
414/725-7001
(Trust Office of Security First National Bank,
Sheboygan)
Thomas Armstrong, VP&TO

Menomonie

FIRST BANK & TRUST
P.O. Box 100 54751
715/235-5511 Tr$2.7 Mil
G. A. Talen, CEO
Hd: Deanna Thorson, TO

UNITED BANK IN MENOMONIE
P.O. Box 130 54751
715/235-5521 Tr$2 Mil
Hd,CorpTr,TrInv: Calvin H. Beals, Pres&TO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Gordon E.
Skouge, TO
Dean L. Seston, VP&TO
Richard Partlow, AsstTO

Middleton

BANK OF MIDDLETON
7448 Hubbard Ave. 53562
608/256-2636
(Trust Service Office of American Exchange Bank,
Madison)
John J. Fasanella, VP&SrTO

Milwaukee

ASSOCIATED COMMERCE BANK
515 W. Wells 53201
414/271-1786
Hd: H. F. Blacharczyk, CP&MngTO
PersTr: A. Mrotek, TrAdm
TrInv: M. D. Flesch, VP&TO
ComTrF: K. K. Brusda, VP&TO
EmplBen: R. F. Harding, VP&TO
Nb: J. Nelson
TrOpers: S. G. Barnes

FIRST BANK,NatAssn, MILWAUKEE
201 West Wisconsin Ave. 53259
414/278-6060 Tr$1.4 Bil
(Office in La Crosse)
Hd: Tracy E. Little, SrVP&MngTO
Admin: Robert J. Aubrecht, VP&TO
PersTr: Roger W. Hoffman, VP&TO
CorpTr: David L. Lauterbach, VP&TO
TrInv: Richard R. Jandrain, VP&CTO
EmplBen: Ronald E. Jensen, VP&TO
TrOpers: Patricia L. DeJong, VP&TO
Nb: Merl B. Case, VP&TO

FIRST WISCONSIN TRUST COMPANY (T)
P.O. Box 2054 53201
414/765-5000 Tr$2.49 Bil
(Affiliated with First Wisconsin Corporation, with
Trust Units in Eau Claire, Madison & Oshkosh;
Trust Service Offices in Fond du Lac, Green
Bay, Two Rivers, Wausau & Wisconsin Rapids)
Blaine E. Rieke, ChmBd&CEO
Philip R. Smith, Pres
PersTr: Donald S. Buzard, 1stVP,GenCoun&Sec
Admin: Lee G. Wolcott, VP
FinPlng: Philip A. Hardacre, VP
CorpTr: Anthony M. Rood, Jr., 1stVP
EmplBen: James D. Hintz, VP
TrInv: Marvin R. Swentkofske, 1stVP
TrOpers: Marvin R. Anderson, 1stVP

KILBOURN STATE BANK
6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO

M&I MARSHALL & ILSLEY BANK
P.O. Box 2035 53201
414/765-7773
(Trust Service Offices in Beloit, Madison,
Marshfield, Racine, Rhinelander, Superior &
Watertown)
Hd,PersTr,Admin: Michael J. Revane, ExecVP
CorpTr,EmplBen: Morry L. Birnbaum, VP
TrInv,PersTr,EmplBen: William J. Gumerman, VP

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WISCONSIN (Cont'd)

Milwaukee (Cont'd)

THE MARINE TRUST COMPANY,NatAssn
(Headquarters at Marine Bank, NatAssn)
111 E. Wisconsin Ave
P.O. Box 1308 53201
414/765-2800 Tr$2.9 Bil
(Trust Service Offices in Antigo, Beaver Dam, Burlington, Green Bay, Janesville, Madison, Neenah, New London, Racine, Sturgeon Bay, Watertown, Waukesha and West Bend)
Hd: David J. Kundert, Pres&CEO
PersTr: Robert L. Hanley, SrVP
CorpTr: Brian P. Bouda, VP
TrInv: M. Dale Fritz, SrVP
TrOpers: Michael D. Ryba, SrVP
FinO: Michael J. Normand
Nb: Jane C. Arnold, VP
LegalO&Sec: Arthur Saltzstein, VP

MILWAUKEE WESTERN BANK
Capitol Dr. at 60th St. 53216
414/442-5800 Tr$25 Mil
Nb,EmplBen,CorpTr,PersTr: O. K. Johnson, Jr., SrVP&TO
Marge Crawford, AsstVP&TO
TrInv: Richard A. Sachs, Pres&ChmBd

Mondovi

FIRST NATIONAL BANK
54755
715/926-4234 Tr/u$1 Mil
Hd: Mrs. Peggy L. Serum, VP&TO

Monroe

COMMERCIAL & SAVINGS BANK
P.O. Box 100 53566
608/328-4000 Tr$17 Mil
Hd: John C. McElhaney, VP&TO
Larna L. Blum, TO

FIRST NATIONAL BANK
P.O. Box 98 53566
608/328-5160 Tr$28 Mil
Hd: Robert P. Smith, VP&TO
Lowell A. Rautmann, TO
Lydia M. McMicken, AsstTO

Mt. Hope

LANCASTER STATE BANK
Main St. 53816
608/988-4512
(Branch of Lancaster)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

Neenah

FIRST NATIONAL BANK
100 W. Wisconsin Ave. 54956
414/722-3321 Tr$450 Mil
(Trust Offices in Appleton, Clintonville, Kimberly & Neenah)
Hd: E. W. Moede, VP&MngTO
PersTr: J. J. Kloss, VP&TO
CorpTr: M. Scheffler, AsstVP&TO
TrInv: N. T. Braun, VP&TO
ComTrF: K. J. Brusda, VP&TO
EmplBen: R. F. Harding, VP&TO
TrOpers: S. G. Barnes, TOpO
Nb: D. Spalding

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine National Bank of Neenah)
111 E. Wisconsin Ave.
P.O. Box 789 54956
414/727-3260 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, VP&Mgr
PersTr: Robert F. Ledwith, AsstVP
TrInv,ComTrF: Scott D. Andrews, VP
EmplBen: Steven W. Truchinski, AsstVP
Nb: Stephen G. Reed, TO

NEENAH WEST NATIONAL BANK
1055 Winneconne Ave. 54956
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Daniel O. Skeans, MngTO

New London

THE MARINE TRUST COMPANY, NatAssn
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113 North Water St.
P.O. Box 268 54961
414/982-3300 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
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PersTr: Richard L. Jones, TO
Nb: Stephen G. Reed, TO

Oshkosh

FIRST WISCONSIN NATIONAL BANK
P.O. Box 2448, 111 N. Main St. 54901
414/424-4270 Tr$114 Mil
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PersTr,Nb: Eugene C. Leslie, VP
PersTr: Elizabeth A. Adams, TO
EmplBen: James J. Mueller, AsstVP
TrInv,ComTrF: Gerald A. Riskey, AsstVP
TrOpers,Prob: Dale W. Sonnenberg, AsstVP

FIRSTAR BANK OSHKOSH, N.A.
300 N. Main 54901
414/231-6610
(Trust Office of Firstar Bank, N.A. of Appleton)
Richard L. Allen, Pres
Thomas J. Regan, AsstVP&TO

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(Operating at Valley Bank Oshkosh)
P.O. Box 948 54902
414/236-5315 Tr800 Mil
(Trust Office of Valley Trust Co. Appleton)
OffMgr,CorpTr: Pat Brault, VP
PersTr: Mary Beth Medtlie, AsstTO

Platteville

FIRST NATIONAL BANK
170 W. Main St. 53818
608/348-9541 Tr$4.2 Mil
Hd: James L. Carns, Csh&TO
Charles J. Runde, VP&AsstTO

MOUND CITY BANK
25 E. Pine St., P.O. Box 263 53818
608/348-2685 Tr$3.7 Mil
Hd,PersTr,CorpTr: Morlan A. Melby, Pres&TO
Robert J. Just, Jr., VP&TO

Port Washington

PORT WASHINGTON STATE BANK
P.O. Box 176 53074
414/284-4416 Tr$5 Mil
Hd: F. M. Metz, SrVP&TO

Portage

CITY BANK & TRUST CO.
P.O. Box 568 53901
608/742-5321 Tr$11 Mil
Hd: Ron Eddy, VP&TO

Prairie Du Chien

PEOPLES STATE BANK
(Service Office of La Crosse Trust Co., La Crosse)

Princeton

FARMERS MERCHANTS NATIONAL BANK
102 Pearl St. 54968
414/295-6586
(Service Office of Security First National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Racine

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4041 N. Main St., P.O. Box 1817 53401
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PersTr: Steven G. Gabriel, SrVP&TO
EmplBen: Charles Russella, AsstVP&TO
TrOpers: Susan R. Garner, AsstVP&TO

M&I AMERICAN BANK & TRUST CO.
441 Main St. 53403
414/637-4411
(Trust Service Office of Milwaukee)
Hd: Margaret Nutt, VP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine First National Bank)
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P.O. Box 221 53401
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(Trust Service Office of Milwaukee)
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Admin: Richard W. Kozich, VP
TrInv: Janette Koepsel, VP

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-8251 Tr$7 Mil
Hd: Sharon L. Braun, TO
Edward J. Miller, VP&AsstTO

Rhinelander

M&I MERCHANTS BANK & TRUST
7 N. Brown St. 54501
715/369-3000
(Trust Service Office of Milwaukee)
Hd: Don Jarek, VP

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Rhinelander)
P.O. Box 677 54501
715/362-6900 Tr$800 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, AsstVP

Rice Lake

DAIRY STATE BANK
(Trust Service Agreement with American National Bank & Trust Co. of Eau Claire)
P.O. Box 391 54868
Dale C. Sevig, VP&SrTO

Richland Center

FARMERS AND MERCHANTS BANK
P.O. Box 111 53581
608/647-6303 Tr$.5 Mil
Hd: John E. Lewis, Pres

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VALLEY TRUST COMPANY
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414/748-3131 Tr$800 Mil
(Trust Office of Valley Trust Co., Appleton)
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PersTr: Doloris A. Ladwig, TO

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Sheboygan

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PersTr,EmplBen: Timothy J. Beaton, SrVP
TrOpers: Robert L. Krueger, VP
Mktg-Nb: Michael J. Millhouse, VP
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Susan E. Hanson, AsstVP
Jodi K. Wagner, Admin
DisBkrg: Pam Rudnick, Mgr

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414/459-6920 Tr/o$280 Mil
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PersTr: Roland M. Neumann, Jr., SrVP&GCoun
CorpTr: Earl E. Schroeder, TO
TrInv,ComTrF: James E. Raffel, SrVP&TrInvO
EmplBen: Robert H. Foster, AsstVP&TO
TrOpers: Keith A. Cram, AsstVP&TO
Nb: Tom Armstrong, VP&TO

Shorewood

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PersTr: David D. Fleming, PTO

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CITIZENS NATIONAL BANK
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715/344-3300 Tr$22 Mil
Hd: James A. Blum, VP&TO

FIRST NATIONAL BANK
1245 Main St. 54481
715/344-5100 Tr$40 Mil
Hd: William A. Diedrich, VP&SrTO

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
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Hd: Paul Wickmann, TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at 1st National Bank of Sturgeon Bay)
54235
414/743-6521 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP&Mgr

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$8.2 Mil
Hd: William J. Livingston, AsstVP&TO
Leona Wavra, Csh&AsstVP

Superior

FIRST NATIONAL BANK OF SUPERIOR
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P.O. Box 1029 54880
715/394-6611
(Trust Service Office Of Milwaukee)
Hd: Edward J. Donahoe, VP

NATIONAL BANK OF COMMERCE
1127 Tower Ave. 54880
715/394-5531 Tr$13 Mil
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TrOpers: Frayden V. Amundson, TO
Gwen T. Theien, TO

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FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr$12 Mil
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Donald D. Kortbein, TO
Terry L. Winchel, TO

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(Trust Service Office of Milwaukee)
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414/261-0616 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
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PersTr,EmplBen: Curtis R. Parish, TO

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INDEPENDENCE TRUST COMPANY
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414/542-2511 Tr$130 Mil
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PersTr: Janice Stark, VP
TrInv: George Struck, VP
EmplBen: Larry Sarver, 1stVP
TrOpers: Judith Holland, TO

THE MARINE TRUST COMPANY,N.A.
235 W. Broadway 53186
(Service Office of Milwaukee)
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Larry T. Sarver, VP

WAUKESHA STATE BANK
P.O. Box 648 53187
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TDP: Paul McCaughy

Wausau

CITIZENS BANK & TRUST
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TrInv: Richard Heier, AsstVP
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Nb: Michael Hines, TO

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P.O. Box 557 53095
414/338-2111 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas A. Schowalter, VP&Mgr

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COMMERCIAL BANK
200 South Fremont St. 53190
414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK
207 West Main St. 53190
414/473-2112 Tr$3 Mil
Hd: James Caldwell, TO
Mardell A. Winter, TO

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FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First National Bank of Wisconsin Rapids)
311 West Grand Ave. 54494
715/424-1780
Philip L. Dunmire, VP

WOOD COUNTY NATIONAL BANK
181 2nd St. South, P.O. Box 99 54494
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Hd: Donald P. Kraen, Pres

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Dory Graf, AsstTO
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307/234-1501
Hd: Gary Wickam, Pres

★ Cheyenne

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NORWEST BANK CHEYENNE, N.A.
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TrInv: Donald F. Rosenstein, TrInvO
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FIRST WYOMING BANK,NatAssn, CHEYENNE
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307/634-5961 Tr$19 Mil
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CorpTr: Michael E. Bohl, VP&TO
TrOpers: Arlene J. Hamm, TO

Cody

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CorpTr: Don Rawlings, FinCoun
TrInv: John Revolinski, FinCoun

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Delores Warfield, AsstVP&TO

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307/733-3737 Tr$2 Mil
Hd: Virginia Radford

Kemmerer

FIRST WYOMING BANK,NatAssn, KEMMERER
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Mae Jean Julian, VP&TO

Lander

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EmplBen,TrOpers: Mary F. Alexander, VP,Csh&AsstTO

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TrOpers: James M. Bastalich, AsstTO

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403/421-7771
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TDP: A. Akizuki

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CorpTr: R. Johnstone, CTO
TrInv: A. Dunn, IO
EmplBen: P. Hazell, AsstGenMgr

MANITOBA

Winnipeg

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D. W. Saunders, SrVP-CorpPlng
C. J. Cann, SrVP-Lndg
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K. R. Eddy, SrVP-Opers
H. T. Martin, SrVP-TrSvcs
CorpTr: W. Fern, VP-CorpTrSvcs
TrInv: B. Blight, AsstVP&TrInv

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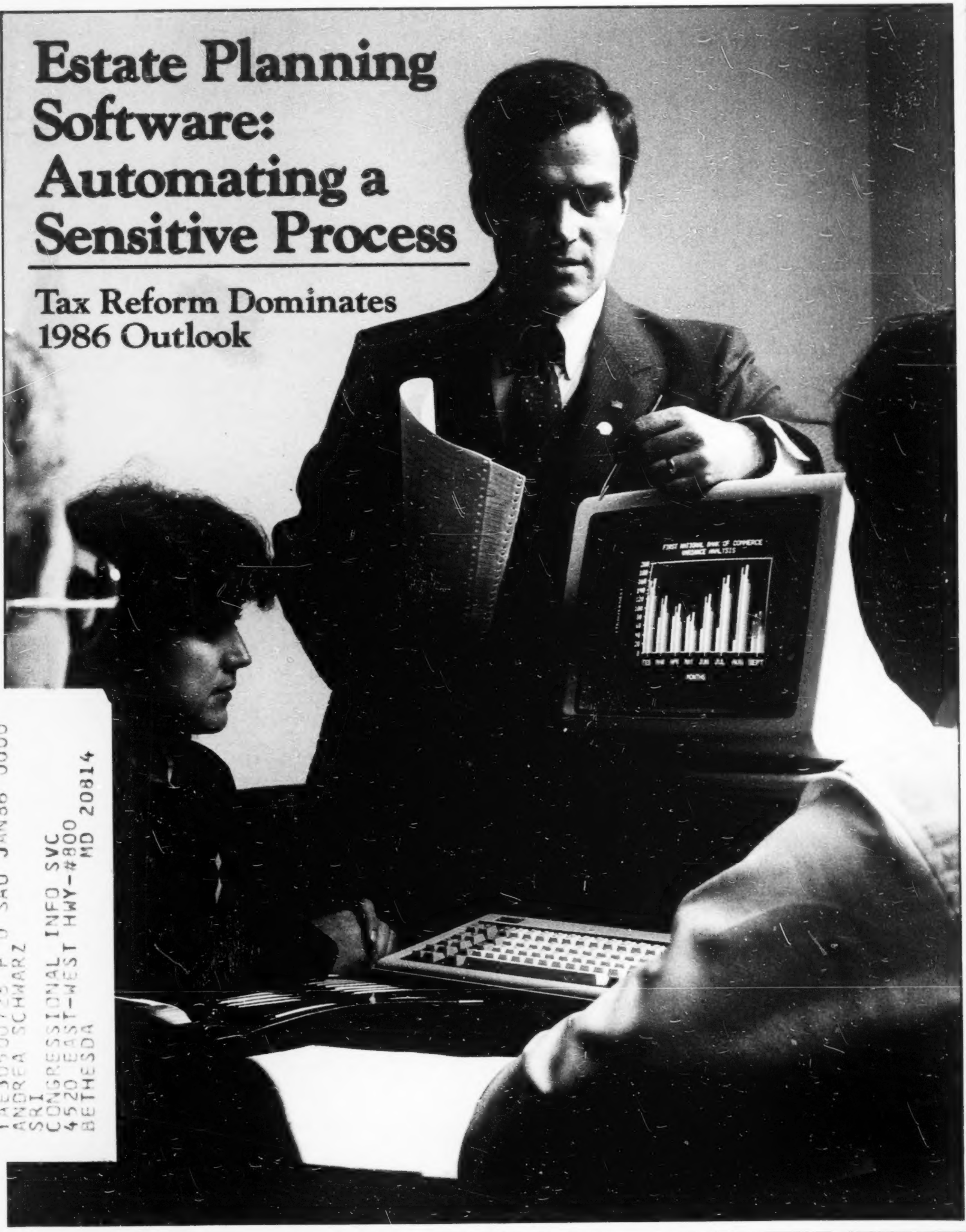
JANUARY 1986

Estate Planning Software: Automating a Sensitive Process

Tax Reform Dominates 1986 Outlook



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Estate Planning Software: Automating a Sensitive Process

COVER

Computer software helps estate planners pinpoint potential pitfalls and benefits for their clients. Photo by Paul Rico, courtesy of the First National Bank of Commerce, New Orleans, La.

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Trends & Developments

Computers "Byte-ing" into Financial Field

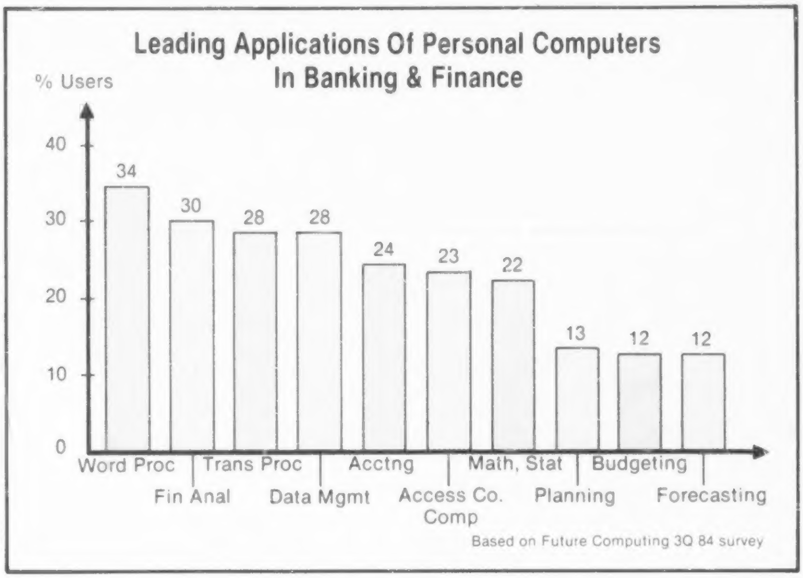
By **JENNIFER BAILEY**
Managing Editor

Personal computers are on the rise in the financial field. According to a report by Future Computing Incorporated, a marketing research firm, the number of personal computers in use in the banking and finance fields will increase from 640,000 units in 1984 to nearly 1.9 million units in 1990.

The Dallas, Texas-based research company reports that the computers are used for word processing, financial analysis, transaction processing, accounting, planning and budgeting.

"Deregulation is dismantling traditional barriers between the banking, securities and insurance industries in this country," says Laurie Windham, senior analyst at Future Computing. "The changes in law have brought new opportunities for businesses in these industries to expand — as well as new competition.

"Personal computers are playing an integral role in the competitive strategies of these companies. They allow a company to cut costs while providing innovative products and services geared to specific client needs," Windham says.



Leading Applications Of Personal Computers In Banking & Finance

Based on Future Computing 3Q 84 survey

In the continuing tale of tax reform, two IRA-related measures were tucked into the Ways and Means Committee bill, which passed into the House in mid-November. The first would tie IRAs with 401(k) plans, so that each dollar an employee contributes to a 401(k) plan would reduce the amount he or she can contribute to an IRA by the same amount. Thus, a person contributing $2,000 or more to a 401(k) would not be eligible for an IRA. The maximum 401(k) contribution has also been reduced to $7,000. In addition, the same IRA offset proposal would apply to contributions made by millions of teachers and employees of tax exempt organizations, such as churches, to their 403(b) retirement programs.

IRA contribution limits for nonworking spouses were not increased, either. The Administration has backed away from supporting this proposal, despite endorsement during the 1984 presidential compaign. Families with only one working spouse will continue to be eligible for only $2,000 in IRA contributions.

Also up on the Hill, House Banking Committee Chairman Fernand St Germain's tax situation is worsening. Insiders in Washington say his reputation may be suffering as well.

The House Ethics committee has begun investigating St Germain's ties to federally regulated financial institutions. Rep. Julian Dixon, chairman of the Ethics Committee, is talking to two attorneys about temporarily acting as special counsel if a full-blown investigation develops.

The tip of St Germain's iceberg is the tax deductions on four coal-mining partnerships. When the IRS began investigating the Swanton Corp., the corporation that promoted the shelters, after they entered Chapter 11 bankruptcy proceedings, St Germain's name came to light. The IRS has disallowed all the deductions from the shelters and wants back taxes from the partners involved.

An interesting note to the continuing drama of St Germain's tax problems is an ongoing feud with the *Wall Street Journal*. He has complained that their stories cast his investments in the "worst possible light," and he said during an interview in the *Providence Journal* that "he expected the *Wall Street Journal* would publish another

(Continued on page 60)

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ESTATE PLANNING & ADMINISTRATION / A Publication of Communication Channels Inc APRIL 1986

Estate Planning for the Single Person

Changing Attitudes Toward Marriage Challenge Estate Planners

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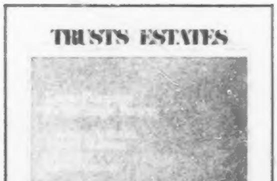

COVER

Social change is making the single person increasingly important for estate planners, practitioners report. Cover photo by Burks Echols.

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Marketing Investment Services for the Affluent

One bank coordinates personal trust, private banking and personal financial management to increase its share of the affluent market

By **WALTER F. GRAY**
Executive Vice President
Mercantile Trust Company N.A.
St. Louis, Mo.

Like many banks, we would like to expand our services to the affluent market and do more business with these choice customers. To this end, we have studied and modified our investment products. And while we have not completely merged all of the departments that deal with affluent customers, we have centralized marketing for the affluent and tried to promote cooperation and cross selling of services.

Our conclusion, based on experience and analyses of what others are doing, is that once a decision is made to target the affluent for investment services, any organizational structure works if the program is properly implemented and monitored. However, our studies and results show that convenience and personal attention are keys to the affluent customers, so the more integrated the marketing, recruiting and training, the better, so long as diverse expertise is maintained.

In 1982, Mercantile Trust Co. developed the "Executive Banking Concept" in its Consumer Banking Department to serve the total financial needs of upscale customers through a separate department. Each customer with annual income over $50,000 and $150,000 or more in net worth was assigned a private banker to be his "financial facilitator."

In the Trust Department, we divided our personal trust clients between active investors and more passive investors. Active investors were those who indicated a willingness to make investment changes for price as well as fundamental reasons, to invest in smaller capitalized companies, to seek tax shelters, to have more frequent meetings, and most important, to pay higher fees.

The active investors were moved to a new Personal Financial Management Unit. The number of client relationships for each investment officer was reduced to 25 on average, and attempts were made to match personalities, provide frequent communication at least weekly and offer in-depth quarterly reviews of performance, investment changes, and the client's objectives.

Financial planning became the basic approach to clients of both units, and a needs analysis document was created for general use. This financial needs document is basically an overview of the client's net worth and cash flow, plus information about his family. It has become the basis for current investment and cash management decisions as well as a formal financial plan outlining the steps to reach lifetime goals and estate needs.

We assigned each customer to a team of two specialists — a private banker and an investment officer — who would be jointly responsible for serving him. One of the two was designated as the primary contact, depending on whether lending or investment activity would drive the account relationship.

In addition, we developed an integrated marketing plan for the two units to project a consistent image and emphasize new business generation. We separated marketing responsibility from personal trust and brought in a professional with training and experience in financial planning and investments for the personal financial management unit. We then launched an extensive direct mail and tracking program. We also developed sales and cross-product training courses for the combined affluent staff, using financial planning as the base.

We emphasized marketing and personalized service, but studies of product usage by affluent clients led us to review the investment product line and develop an important missing tax shelter product along with financial planning. We now have centralized product development in the planning department with one person dedicated to the affluent market for both banking and investment products.

We looked for a way to segment and target new prospects and affluent customers of the bank who were not using our investment products. We studied

---

Editors Note: This article is adapted from a talk Mr. Gray made at the American Bankers Association National Trust and Financial Services Conference last February in Orlando, Fla. It outlines an experiment by Mercantile Trust Co., St. Louis, Mo. That bank ranked first among banks participating in Trustcompare in its investment management services.

the financial life cycle of the individual ranging from the emerging affluent to the retired affluent. We adopted the market segments developed by Payment Systems, Inc., dividing the market into eight segments:

- the low-end affluent.
- the career affluent.
- the young affluent.
- the retired.
- the high income/full nest group.
- senior executives.
- established entrepreneurs
- established wealth. (See Table 1.)

We then tried to match PSI's eight segments with their maximum use of our eight services: asset management, investment loans, financial planning, tax shelters, IRA's, discount brokerage, trust, and tax planning. (See Table 2.)

We determined that the segments most likely to use asset management were *established wealth, senior executives, entrepreneurs, career affluent* and *retired affluent,* for financial planning, it was *senior executives, entrepreneurs, established wealth, career affluent* and *young affluent.* For tax shelters, *senior executives, entrepreneurs, established wealth* and *career affluent.*

Low-end and *full-nest affluent* were not targeted for solicitation.

Next, we consolidated the eight segments into two: wealth accumulators and wealth protectors.

We assigned the wealth accumulators to PFM for solicitation and the wealth protectors to personal trust, recognizing that the wealth accumulators would be the hardest sell for investment services.

Analysis of Our Market

An in-depth study was made by our planning department to determine the market potential, customer needs, the optimum affluent delivery system and the profit potential if we organized as I have just described. We surveyed fifteen banks recognized as successful in serving the affluent and made extensive use of focus groups, including clients and non-clients of our bank.

The market potential in Missouri and the St. Louis metropolitan area was

Table 1

Affluent Market Segment Characteristics

Segment	Average Age	Average Income	Average Net Worth	Investment Orientation
Low End Affluent	51	$ 63,200	$300,500	Passive; very conservative; high credit demand
Career Affluent	59	$121,500	$551,800	Active; moderately conservative; tax minimization
Young Affluent	29	$ 86,800	$231,000	Active; growth oriented; high use of leverage
Retired Affluent	67	$ 74,700	$671,700	Passive; income-driven; principal maintenance
High Income/ Full Nest	49	$ 62,500	$287,000	Passive; conservative; high credit demand
Senior Executives	54	$172,700	$732,700	Active; profit-driven; moderate risk; dislike banks
Established Entrepreneurs	51	$153,000	$1.1 million	Active; profit-driven; high use of leverage; dislike banks
Established Wealth	59	$291,000	$3.2 million	Active; profit-driven; dislike banks

Table 2

Affluent Segment Product Usage Matrix

	Low End Affluent	Career Affluent	Young Affluent	Retired Affluent	Senior Executives	Established Entrepreneurs	Established Wealth
IRAs	109	**128**	85	62	**132**	107	92
Investment Loans	102	109	**133**	57	**128**	**159**	104
Tax Planning	88	**119**	79	84	**123**	**142**	**142**
Tax Shelters	79	**120**	66	74	**145**	**150**	**166**
Financial Planning	85	102	98	105	**202**	**127**	**134**
Full Service Brokerage	88	101	63	108	**117**	107	**122**
Discount Brokerage	108	87	**113**	108	**113**	56	**118**
Asset Mgmt. Accounts	71	102	79	107	**134**	106	**173**
Margin Accounts	90	**127**	**134**	89	**201**	**157**	**134**
Trust Services	81	96	78	91	**131**	**159**	**177**

Numbers are indexed, using 100 to represent level of usage by the affluent market as a whole. High usage numbers (over 110) are indicated in boldface. The High Income/Full Nest group was not included in this survey.

found to be significant. About 8 percent of Missouri households (152,000) have annual incomes of more than $50,000, and one-half of these reside in the St. Louis area. By 1990 this market is expected to increase by 45 percent. Taken as a group, the affluent market differs from the rest of the population not only in its greater wealth, but also in its other demographic characteristics and financial behavior. Professionals dominate the occupational roles, with 28 percent; another 20 percent are or were corporate executives. Entrepreneurs/self employed business persons and middle managers accounted for 12 percent and 17 percent, respectively.

Income Sources

The principal source of income was found to be salaries and/or professional fees. Virtually all (96 percent) receive income from interest or dividends, and 55 percent realize capital gains, while 40 percent of the affluent receive some income from investments in real estate.

Some 40 percent of the affluent have self-reported net worth in the $200,000-$500,000 range, excluding primary residence. The second largest concentration of affluent people (22 percent) is in the $500,000 to $1 million net worth range, and a substantial 14 percent are millionaires.

They are more likely to have funds invested in municipal bonds, CD's and closely held corporations or partnerships than in highly speculative areas such as stock or commodity options, R&D partnerships, and venture capital investments.

The basically conservative assets held by the affluent indicates that Mercantile can serve many of their financial needs, and that significant opportunities exist to gain new business with an affluent product line.

They are neutral on the issue of borrowing money to take advantage of investment opportunities. Affluent consumers prefer the personal touch. A slight majority (52 percent) believe that financial institutions should provide extra services and greater convenience for customers.

Penetration Potential

Several products and services — specifically, tax exempt or sheltered investments, financial planning and discount brokerage — appear to have significant penetration potential for financial institutions. Although all of these products exhibit relatively low current usage, affluent consumers report the highest intention to begin using these products.

Studies of product usage by affluent clients led us to review the investment product line and develop an important missing tax shelter product along with financial planning.

In addition, asset management accounts, tax planning and trust services show fairly high appeal. Concentration on the sale of these low penetration/high potential products may result in additional business from affluent customers.

Our bank's survey also indicated that different segments of the market are interested in different products, only a small percentage would use all products.

The danger of full integration of investment and deposit/credit services is the loss of specialty expertise and competitive position for trust services; to succeed with separate departments, however, a bank must have well coordinated marketing plans and cross training in all products.

We knew it was not realistic to expect to capture the affluent customer's "total financial relationship." The majority of the affluent presently divide their business among six financial service providers. Favorable attitudes towards brokers and independent professionals for financial advice and investment services limit our potential for gaining business in these areas.

Our Conclusions

Mercantile's current affluent product line, we decided, needed to be enlarged to include greater emphasis on leveraged investment lending in order to gain affluent business.

The affluent customer's product usage follows a fairly predictable pattern as wealth is built, from use of transaction services, to credit, to investment management, and finally, to fiduciary services. While the customer's pattern of service use was clear, Mercantile's various departments serving affluent groups lacked knowledge of each other's customers as well as the extent of their own customers' relationships with other Mercantile departments. Our banking people were transaction oriented and did not look at the total financial situation of customers.

Finally, active investors did not consider Mercantile for creative money management. We needed to do a better job of building long term relationships with our clients.

Our response was to identify the logical client base, both current bank customers and prospects; establish the

Table 3

MTC Affluent Customers by Segment

	Private Banking	Personal Trust	Personal Financial Management
Low End Affluent	Combined w/ High Income/ Full Nest	**23.0%**	0
Career Affluent	**14.5%**	3.0%	10.0%
Young Affluent	2.7%	2.0%	0
Retired Affluent	**20.7%**	**39.0%**	0
High Income/ Full Nest	**34.7%**	1.0%	0
Senior Executives	12.9%	10.0%	**25.0%**
Established Entrepreneurs	6.3%	2.0%	**25.0%**
Established Wealth	8.2%	**20.0%**	**40.0%**

Table 4

Trust Department "Investment" in Affluent Market

Mercantile's trust department
- Serves 81.5% of MTC's affluent customers.
- Accounts for 54.6% of affluent revenue.
- Contributes 80.0% of net profit.
- Employs 85.7% of the affluent staff.

Table 5

Mercantile Affluent Customer Demographics

Characteristic	Private Banking	Personal Trust	Personal Financial Management
Average Age	N.A.	67	52
Average Income	$107,900	$ 60,000	$ 208,800
Average Net Worth	$879,500	$650,000	$2,682,900
Average Revenue Per Customer	$ 5,775	$ 1,900	$ 5,900
Average # Products Per Customer	4.2	.72	2.0
Top Occupations	N.A.	Widows of Corporate Executives	Corp. Executives Professionals, Entrepreneurs

needs of those clients, using financial planning as the base from which to determine the needs; develop products to meet the needs; select and train people to provide the products; emphasize client communication in a pleasant environment, and establish account loads and fees to meet our profit objectives and properly serve the customer.

Results

On balance, creating the Personal Financial Management Department has improved relationships with our most important clients through more creative investing and greater use of products, and it has brought out the best in investment and financial planning officers, who are historically private bankers.

With trust, bond, consumer banking and the affiliates soliciting their own customers, the bank benefits by greater coverage of our potential market followed by cross selling of the full range of products as appropriate, and the customer benefits from the separate expertise of investment and commercial banking.

Financial Results

Excluding transfers, the growth in customers in the PFM unit has been moderate, about 10 percent per year, but growth in assets under management and profit growth have been substantial. Revenues have grown from $382,000 in 1982 to $1.6 million in 1985, and pretax profits rose from a $182,000 loss to a $750,000 profit during the same period.

Assets under management grew at a compound annual rate of 52 percent — to $340 million in 1985 for 238 clients. Our equity performance has stayed in the top quartile and we closed 1985 with a composite total return of 34.9 percent compared to 31.7 percent for the S & P 500.

We still have problems to solve and missed opportunities to capture. Our client survey shows that private banking, personal financial management and personal trust serve different market segments. This lack of segment overlap is evidence of insufficient target marketing and cross selling efforts. Private banking does not appear to be targeting the most potentially profitable segments — the young affluent, senior executives and entrepreneurs. (See Table 3.)

The trust department has the greatest investment in the affluent market. (See Table 4.) Basically, referrals by departments are voluntary and infrequent, flowing much more often from trust to private banking than the reverse. Only 5 percent of private banking customers are also customers of PT and only 16 percent use PFM services, indicating that significant potential for cross selling remains.

We assigned the wealth accumulators to PFM for solicitation and the wealth protectors to personal trust, recognizing that the accumulators would be the hardest sell for investment services.

Personal financial management customers are the wealthiest, provide the highest revenue per customer, and are typically professionals, corporate executives, or entrepreneurs. Personal trust's customers, on the other hand, are older, are "moderately" affluent, and are predominantly widows of corporate executives. (See Table 5.)

To maximize mercantile's affluent market potential, coordinated sales and promotional efforts are required. A more detailed marketing plan needs to be developed to ensure the implementation of joint promotions and to project a consistent image to our affluent customers.

This includes
- expanding CIF to identify trust relationships and affluent customers.
- increasing investment lending through the use of collateralized loans for tax sheltered investments.
- arrranging a referral program with affluent programs of upstream banks for loans too large or too unusual for Mercantile to approve.
- assigning customers to one relationship banker from the task force of lender, financial planner and investment officer. Lending is our ace in the hole, particularly to attract the emerging and young affluent.
- adopting an incentive compensation plan for account officers related to sales, investment performance, customer satisfaction and profits — something more than the current annual awards luncheon.
- recruiting and training, including lending authority for trust officers.

A completely integrated organizational structure will be our next step if we are not able to pull our units together with planned coordination. ☐

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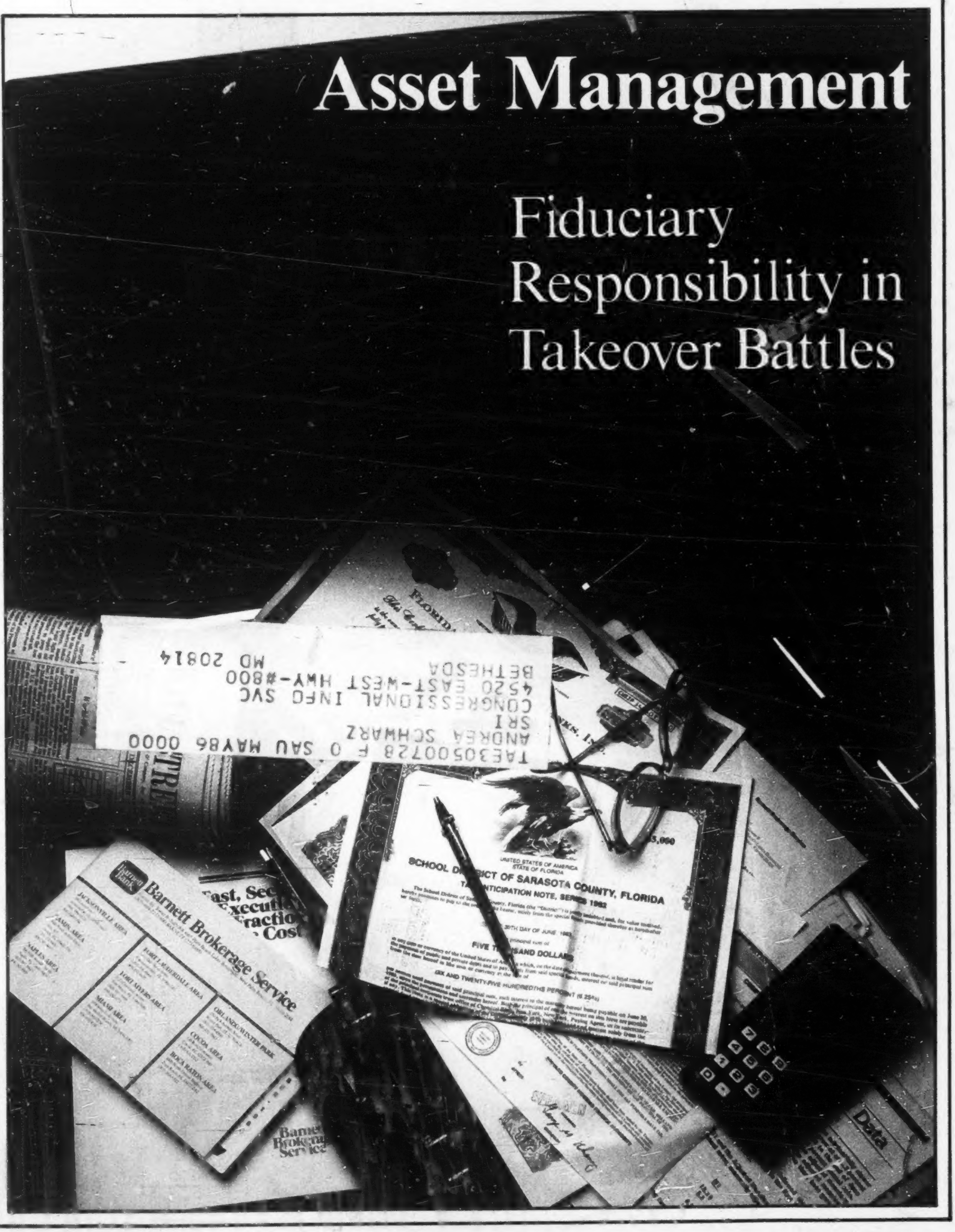
Asset Management

Fiduciary Responsibility in Takeover Battles



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TRUSTS & ESTATES
Asset Management

COVER

The resurgence of common stocks and the emergence of more entrepreneurial customers are changing the opportunities and challenges of asset management. Cover reprinted with permission from the 1984 annual report of Barnett Banks of Florida, photography by McElwee & McElwee, Inc., Winter Park, Fla.

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Equity Performance from 1976-85: How Bank Trust Departments Measure Up

Banks do well, especially for consistency and in down markets, compared to the competition

By **ROBERT A. LEVY**
President
CDA Investment Technologies, Inc.
Silver Spring, Md.

Our new study, undertaken by CDA Investment Technologies Inc. on behalf of the American Bankers Association's trust division, updates a similar project completed in January 1985, covering the ten years ended December 31, 1984. The purpose of both studies was to determine, analyze and compare the equity performance of banks, insurance companies, mutual funds and investment advisors over the most recent ten-year period.

Our analyses are limited to common stock funds. More specifically, we include 298 bank pooled funds, 65 insurance company separate and variable accounts, 310 mutual funds (having an investment objective of growth or growth and income), and 300 investment advisors. In total, more than $399 billion in common stock assets are covered.

We have evaluated five time periods:
(1) the 3-year period from 12/31/82 through 12/31/85;
(2) the 5-year period from 12/31/80 through 12/31/85;
(3) the 10-year period from 12/31/75 through 12/31/85;
(4) the bear market from 3/31/81 through 6/30/82;
(5) the ensuing bull market from 6/30/82 through 12/31/85.

Banks Perform Well

For the most recent three years, the weighted average bank and insurance company returns surpassed the other two groups. Banks and insurance companies were also higher over five years. However, over the longer-term ten-year interval, the mutual funds outperformed both the banks and insurance companies (see Table 1).

During the 15-month down-market from 3/31/81 through 6/30/82, mutual funds and banks led the pack, while the investment advisors trailed significantly (due in part to their somewhat higher risk posture). In the subsequent bull market from 6/30/82 through 12/31/85, the banks and insurance companies beat the mutual funds and even outpaced the investment advisors whose higher risk should have generated better-than-average returns (see Table 2).

On a risk-adjusted basis, two of the groups (banks and mutual funds) did

Table 1
Annualized Rates of Return
(for periods ending 12/31/85)

	1985	3 YRS	5 YRS	10 YRS
Banks	30.7	18.8	14.5	13.8
Insurance Companies	31.8	18.9	14.6	14.1
Mutual Funds	27.9	16.3	13.4	14.3
Investment Advisors	32.8	17.4	13.4	n/a
S&P 500	31.7	19.6	14.6	14.2

Table 2
Cycle Rates of Return

	Down Market	Up Market
	3/31/81-6/30/82	6/30/82-12/31/85
Banks	−12.4	121.5
Insurance Companies	−13.2	123.4
Mutual Funds	−12.0	107.2
Investment Advisors	−16.3	118.9
S&P 500	−13.6	125.8

Table 3
Three-Year Returns
12/31/82-12/31/85 annualized

	Percentile Points by Manager				
	05	25	50	75	95
Banks	23.8	19.7	16.9	14.7	10.2
Insurance	22.5	17.6	15.8	14.3	11.0
Mutuals	23.4	18.8	15.3	12.2	7.0
Advisors	27.2	21.1	17.9	15.1	11.0

Table 4
Five-Year Returns
12/31/80-12/31/85 annualized

	Percentile Points by Manager				
	05	25	50	75	95
Banks	20.7	16.9	14.6	11.6	8.4
Insurance	19.7	16.0	13.9	11.4	9.0
Mutuals	20.9	16.3	13.0	10.2	6.7
Advisors	22.5	16.9	13.9	11.3	8.3

slightly better than they did before the risk-adjustment process. The investment advisors, notwithstanding their higher risk, did worse than the market; thus, their risk-adjusted returns were even poorer.

Median returns can and do differ materially from asset-weighted averages. The medians are unweighted, unaffected by extremes, limited to funds for whom we have returns for the full period, and impacted by a survivorship bias. Nevertheless, they may be a useful indicator of the outcome for a typical investor.

If we assign a percentile ranking to each manager group median within the overall universe of managers, the banks and advisors are in the top half over three and five years, and the mutual funds produce very good returns over ten years, offset by much poorer returns during the shorter and more recent periods.

Considering the market cycle periods, banks did well for the full cycle; insurance companies and mutual funds held the middle ground, and the investment advisors performed volatilely, as their higher risk would lead us to anticipate.

High Consistency

One element of risk is of course the variability of returns over time for a given manager. A different element of risk, encountered by any investor faced with the task of selecting a manager, is the consistency of results among managers within each manager group. This latter element can be assessed by examining the cross-sectional standard deviation among managers, as well as the spread between the 5th and 95th percentiles within each group.

On both bases, we conclude that the bank and insurance results are most uniform, and the mutual funds are the least.

The financial community agrees that rates of return should not be compared without consideration of the level of risk incurred. It would be just as inappropriate to compare the performance of a high-risk stock fund with a low-risk stock fund as to compare the return on an all-stock fund with that of an all-bond fund.

There are two points about risk-adjusted performance worth noting. First, the banks and mutual funds are slightly less risky than the S&P 500. Accordingly, they would not be expected to produce quite as high a return over the three periods (all of which were advancing markets). Since risk-adjusted returns are simply a comparison between actual and expected results, these two manager groups perform somewhat better on a risk-adjusted basis than they did before the risk adjustment process.

Second, the investment advisors were materially more risky than the S&P 500. Accordingly, they would be expected to do better during the three and five-year intervals for which data were available. Actually, they did worse than the market.

Risk vs. Return

Another way of analyzing the issue of risk vs. return is to look at the results for individual managers rather than group aggregates.

The wide scatter of observations for the four investment groups indicates little relationship between return and risk for the five-year period ended 12/31/85. While this is somewhat unusual, it should be considered in light of the equally unusual capital market conditions which prevailed. Treasury bills earned 10.2 percent annually over the period, while the S&P 500 advanced 14.6 percent. This 4.4 percentage point spread is well below the average annual spread of 6.4 percentage points for the 60-year span from 12/31/25 through 12/31/85.

> *The banks' performance compared favorably over three and five years but not as well over the first five years of the decade.*

The median bank lies approximately on the capital market line, reflecting a risk-adjusted return of near zero. The insurance companies, mutual funds and advisors show the same wide scatter as the banks, but the median manager in each group clearly has a negative, risk-adjusted result.

In Table 3 we have recorded the 5th, 25th (1st quartile), 50th (median), 75th (3rd quartile) and 95th percentile points for each manager group over the three years ended 12/31/85. The 5th percentile point, for example, represents the manager whose performance exceeded all but 5 percent of the managers in his group. Similarly, the 95th percentile point represents the manager who was outperformed by 95 percent of his peers.

High Bank Consistency

In terms of consistency, the spreads between the 5th and 95th percentiles are 13.6 percentage points for the banks, 11.5 for the insurance companies, 16.4 for the mutual funds, and 16.2 for the investment advisors. Clearly, the banks and insurance companies show greater uniformity than the other two groups.

Next, let's examine the five-year percentiles (Table 4). For the five-year period, the mutual funds and advisors evidence the least consistency, with the spread between the 5th and 95th percentiles equal to 14.2 percentage points. Comparable spreads are 12.3 for the banks and 10.7 for the insurance companies.

Ten-year medians are also similar to the corresponding weighted averages,

Table 5

Ten-Year Returns

12/31/75-12/31/85 annualized

	Percentile Points by Manager				
	05	25	50	75	95
Banks	17.9	15.2	13.5	12.2	10.4
Insurance	19.1	16.2	14.2	12.6	10.6
Mutuals	23.7	17.9	15.8	13.4	10.0

Table 6

Median Fund Percentiles

	3 yrs	5 yrs	10 yrs
Bank Median	45	44	62
Insurance Median	57	49	51
Mutual Fund Median	63	58	33
Investment Advisor Median	37	49	N/A

with the exception of the mutual funds whose median is significantly higher (Table 5).

A convenient way of looking at each of the manager groups over all three time intervals is to create a composite universe, then determine the percentile for each group median within that universe. These results are shown in Table 6.

To explain further, the bank median over three years is at the 45th percentile within the overall universe. This means that the typical bank outperformed 55 percent of all managers among the four groups included in our study. On this basis, the banks and advisors are in the top half over three and five years, and the mutual funds produce very good returns over ten years, offset by much poorer returns during the shorter and more recent periods.

Down-Markets and Up-Markets

Still another way in which risk may be investigated is to look at the distribution of returns during a declining market. A real and practical measure of risk is the manager's ability to preserve capital during a bear market. The percentile points by manager group for the 15-month decline from 3/31/81 through 6/30/82 are reported in Table 7. Our analysis showed that the smaller funds withstood the market setback much better than did the larger funds.

For the banks, the decline was a period of remarkably good performance. Their median decline was only slightly more than half of the S&P 500. Moreover, at each percentile point, their returns were higher than any of the other manager groups. The reverse was true of the investment advisors.

As might be expected, the advisors, who were hit the hardest during the decline, bounced back the fastest during the ensuing 42-month advance. (See Table 8.)

Even though the bank and insurance medians lagged the investment advisors, they experienced less of a spread in results between the 5th and 95th percentiles. The numbers were 78.2 for the banks, 75.6 for the insurance companies, and 85.5 for the advisors. The mutual funds had a difficult time, with the lowest median return and the highest spread (101.1).

The banks did reasonably well for the full cycle — bettering 61 percent of the managers on the downside, and hovering close to the midpoint on the upside. The insurance companies and mutual funds held the middle ground, and the investment advisors performed volatilely, as their higher risk would lead us to anticipate.

Conclusion

Our overall objective in conducting this study was to compare bank equity performance with that of other manager groups. We conclude that the banks' performance compared favorably over three and five years, but not as well over the earlier five years of the latest decade.

Further, the banks did quite well during the most recent down-market, and exhibited a greater consistency among managers than did the mutual funds and advisors. ☐

This article is drawn from data gathered for a study of bank equity portfolio performance commissioned by the trust division of the American Bankers Association and reported in *Equity Performance 1976-1985: Banks Vs. Other Managers*, copyright 1986 by the American Bankers Association.

Robert A. Levy founded CDA Investment Technologies, Inc., which gathers and dessiminates financial statistics, after earning his Ph.D. in managerial economics from American University, Washington, D.C.

Table 7

Down-Market Returns

3/31/81-6/30/82

	Percentile Points by Manager				
	05	25	50	75	95
Banks	6.3	−1.7	−7.1	−12.2	−19.1
Insurance	0.3	−5.3	−8.5	−14.2	−18.8
Mutuals	5.6	−3.7	−9.0	−15.6	−22.5
Advisors	−1.3	−9.6	−14.2	−19.0	−25.6

Table 8

Up-Market Returns

6/30/82-12/31/85

	Percentile Points by Manager				
	05	25	50	75	95
Banks	146.8	122.3	108.1	92.9	68.6
Insurance	148.9	121.2	104.9	87.8	73.3
Mutuals	153.4	118.1	103.0	84.2	52.3
Advisors	179.7	144.4	122.8	108.5	94.2